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NEW GROUP HEALTH INSURANCE POLICIES ISSUED IN 1982

Complete Tables

New Group Policies Issued in the First Three Months of 1982

Twenty-first Annual Survey

Complete Tables of
Group Health Insurance Survey of 1982
Conducted by the Public Relations Division
of the Health Insurance Association of America

SCOPE OF THE STUDY

The survey consisted of a sample of new cases underwritten by reporting companies during the first three months of 1982. For purposes of this study, a new case consisted of one of the following:

a) a case underwritten for the first time by the reporting company; or

b) a case previously underwritten by the reporting company but in which the benefits had been changed by the addition, for the first time, of a basic hospital-medical, major medical (comprehensive or supplementary), dental, short-term, or long-term disability income benefits.

Additions in states in which short-term disability income benefits are required under state "Disability Benefit Laws" were not to be included if the benefits provided in the case did not exceed the limits required by law. However, additions in which the benefits provided did exceed the limits required by state law were included.

The addition of Accidental Death and Dismemberment benefits to a case was not to be considered as a changed case if this was the only change in coverage.

The sample consisted of either 250 cases written by each reporting company during the reporting period or 20% of its estimated new issues for the year, whichever was less. However, every case containing more than 500 employees was to be reported, and each of the other groups in the sample was to represent, if possible, at least 20% of the anticipated cases for the year. A keypunch advice sheet was completed for each case.

The total sample consisted of 4,268 new cases representing 537,158 employees and an estimated 638,319 dependents. Thus, an estimated total of 1,175,477 individuals was represented in the sample.

Forty-nine percent of the cases had less than 25 employees, 37% had between 25 and 99 employees, 12% had from 100 to 499 employees, and 2% had 500 or more employees. However, the cases with 500 or more employees covered 62% of the total employees in the sample. Cases with 100-499 employees had 18%, those with 25-99 employees covered 15%, while the less than 25 group had 5% of the total employees in the study.

It was found that 12% of the cases had some form of basic coverage, 24% had supplementary major medical, an additional 71% had comprehensive major medical, while 17% of the cases contained short-term disability income coverage and 3% had long-term disability income coverage. Thirty-six out of every 100 cases contained more than one type of coverage.

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TABLE 1

Number of Group Health Insurance Cases Included in Sample

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,196	1,623	525	102	4,446
Cases written for first time	2,125	1,571	485	87	4,268
Additions to existing cases	71	52	40	15	178

TABLE 2

Number of Cases by Contributory Status

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,196	1,623	525	102	4,446
Employer Contribution Percentage					
Primary Coverage	2,196	1,623	525	102	4,446
0% - Employee pays all	115	99	37	6	257
1 - 49%	79	52	17	15	163
50%	363	231	45	3	642
51 - 99%	369	161	69	12	611
100% - Employer pays all	1,270	1,080	357	66	2,773
Dependent Coverage*	2,134	1,552	495	95	4,276
0% - Employee pays all	381	376	112	13	882
1 - 49%	326	263	93	2	684
50%	432	261	50	1	744
51 - 99%	248	156	49	3	456
100% - Employer pays all	632	395	142	42	1,211
Not Covered	115	101	49	34	299

*Excludes cases with short- or long-term disability coverage only.

TABLE 3

Number of Cases by Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Totals by Specific Coverage	2,196	1,623	525	102	4,446
Basic	144	230	131	21	526
Hospital	134	206	125	17	482
Surgical	115	191	110	14	430
Physician's Expense	115	174	98	12	399
In-hospital	114	174	98	12	398
In-office	7	17	16	7	47
In-home	6	14	15	6	41
Diagnostic X-ray and Laboratory	116	191	91	10	408
Dental	362	394	149	31	936
Supplementary Major Medical	568	317	145	17	1,047
Comprehensive Major Medical	1,539	1,205	330	67	3,141
Nursing Home	1,514	1,041	357	35	2,947
Short-Term Disability Income	322	311	108	21	762
Long-Term Disability Income	54	33	33	5	125

TABLE 4

Number of Cases by Type of Coverage in Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,196	1,623	525	102	4,446
Package Status After Addition of New Coverage					
Basic and Supplementary Major Medical	53	72	41	2	168
Basic and Supplementary Major Medical and Short-Term Disability Income	23	54	26	2	105
Comprehensive Major Medical	1,104	799	206	45	2,154
Supplementary Major Medical	367	72	20	1	460
Basic (Hospital and/or Surgical and/or Medical)	16	21	16	7	60
Short-Term Disability Income	46	54	16	5	121
Long-Term Disability Income	9	10	11	2	32
Basic and Short-Term Disability Income	2	-	-	-	2
Comprehensive Major Medical and Short-Term Disability Income	138	115	25	4	282
Supplementary Major Medical and Short-Term Disability Income	38	13	2	1	54
Combinations that Include Long-Term Disability but not Dental	38	19	13	2	72
Combinations that Include Dental Coverage	362	392	147	30	931
Dental Insurance Coverage	-	2	2	1	5

TABLE 5

Number of Cases with Dependent and Maternity Coverage
Contained in a Medical Care Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases with Medical Care Coverage	2,134	1,552	495	95	4,276
Dependent Coverage					
Yes	2,019	1,451	446	61	3,977
No	115	101	49	34	299
Total Cases with Medical Care Coverage*	2,130	1,544	492	93	4,259
Maternity Coverage					
None	597	121	58	42	818
Flat amount:					
Less than $500	-	21	5	-	26
$500 to 999	4	-	-	-	4
$1,000 or more	6	-	-	-	6
Full plan	1,274	1,287	398	48	3,007
Other	249	115	31	3	398

* Excludes employees with dental coverage only or disability income and dental only.

TABLE 6

Number of Cases with Basic Hospital Daily Room and Board Benefits
by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases*	134	206	125	17	482
Maximum Daily Benefit	9	6	15	3	33
Less than $40	1	-	2	-	3
$ 40 - 49	-	-	2	1	3
50 - 59	-	2	3	-	5
60 - 69	-	1	-	-	1
70 - 79	1	1	2	-	4
80 - 89	-	1	1	2	4
90 - 99	-	-	2	-	2
100 - 109	-	-	1	-	1
110 - 119	1	-	1	-	2
120 - 129	1	1	1	-	3
130 - 139	1	-	-	-	1
$160 or more	4	-	-	-	4
Median maximum daily benefit	$135	$ 70	$ 72	$ 82	$ 81
Full Payment	125	200	110	14	449
Semiprivate	124	200	110	14	448
Ward	1	-	-	-	1
* Total cases with basic coverage only	23	22	17	9	71
* Total cases with basic plus major medical coverage	111	184	108	8	411

TABLE 7

Number of Cases with Basic Hospital Room and Board Benefits
by Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	134	206	125	17	482
Maximum Number of Days	131	201	118	17	467
30 - 39	6	22	13	-	41
40 - 69	1	-	-	1	2
70 - 99	36	31	14	1	82
100 - 109	6	3	1	-	10
120 - 129	52	77	47	9	185
180 - 319	3	6	4	1	14
360 or more	22	52	35	1	110
No maximum	5	10	4	4	23
No limit on number of days, but limit on amount	3	5	7	-	15

TABLE 8

Number of Cases with Basic Miscellaneous Hospital Expense Benefits
by Amount of Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	134	206	125	17	428
Full Reimbursement up to a Maximum of:	131	201	118	17	467
Less than $500	-	1	3	1	5
$ 500 - 599	-	1	1	-	2
800 - 999	1	1	3	-	5
1,000 - 1,099	-	4	7	1	12
1,200 - 1,299	-	2	1	-	3
1,500 - 1,699	-	1	2	-	3
2,000 - 2,299	1	1	3	-	5
2,500 - 2,899	-	1	1	-	2
3,000 - 3,699	1	1	2	-	4
4,000 - 4,099	5	2	-	-	7
$5,000 or more	3	14	1	-	18
Without limit	120	172	94	15	401
Total Combined Maximum	3	5	7	0	15

TABLE 9

Number of Cases with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	115	191	110	14	430
Industry Schedule Based on the 1947 Actuarial Study	1	5	5	-	11
Maximum Benefit:					
$ 100 - 199	-	1	1	-	2
200 - 299	1	-	-	-	1
500 - 599	-	-	1	-	1
600 - 699	-	2	2	-	4
$ 700 or more	-	2	1	-	3
Industry Schedule Based on the 1957 Actuarial Study	-	5	4	2	11
Maximum Benefit:					
$ 300 - 399	-	-	1	-	1
600 - 999	-	1	2	1	4
$1,000 - 1,899	-	3	1	-	4
No maximum	-	1	-	1	2
California Relative Value Schedule	98	100	34	7	239
Maximum Benefit:					
Under $500	-	2	3	-	5
$ 500 - 599	-	1	2	-	3
600 - 799	-	-	1	3	4
800 - 999	1	1	-	-	2
1,000 - 1,099	6	9	7	1	23
1,200 - 1,399	1	4	3	-	8
1,400 - 1,599	12	11	1	1	25
1,600 - 1,899	12	17	2	-	31
2,000 - 2,499	24	29	7	1	61
2,600 - 2,899	4	4	-	-	8
3,000 - 3,699	19	12	4	-	35
4,000 - 4,599	4	2	-	-	6
4,800 - 5,699	1	4	2	-	7
6,000 - 7,099	7	4	2	1	14
$7,800 or more	7	-	-	-	7

TABLE 9 (Continued)

Number of Cases with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
"Reasonable and Customary" Basis	15	70	64	3	152
Maximum Benefit:					
$ 600 - 699	-	-	1	-	1
1,000 - 1,999	-	1	5	-	6
2,200 - 2,299	-	1	-	-	1
2,500 - 2,599	-	-	1	-	1
$5,000 or more	-	-	1	-	1
No maximum	15	68	56	3	142
All Others	1	11	3	2	17
Maximum Benefit:					
$ 300 - 499	-	-	1	1	2
600 - 699	-	1	-	1	2
1,000 - 1,299	1	5	-	-	6
1,800 - 1,899	-	2	-	-	2
$2,000 - 2,099	-	1	-	-	1
No maximum	-	2	2	-	4

TABLE 10

Number of Cases with Physician's Expense Benefits
by Type of Benefit and Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	115	174	98	12	399
Maximum Amount of Benefit					
In-hospital Cases	114	174	98	12	398
Less than $5	-	2	3	-	5
$ 5	10	7	11	2	30
6	-	3	4	1	8
7	4	3	5	-	12
8	1	1	1	-	3
9	6	6	-	-	12
10	17	25	13	2	57
11	7	6	2	-	15
12	3	2	5	-	10
$13 or more	55	84	33	6	178
Reasonable and customary	11	35	21	1	68
In-office Cases	7	17	16	7	47
Less than $5	-	1	1	1	3
$ 5	-	-	2	-	2
7	-	-	2	-	2
8	-	-	-	2	2
10	-	-	1	-	1
$13 or more	2	1	3	3	9
Reasonable and customary	5	15	7	1	28
In-home Cases	6	14	15	6	41
$ 5	-	-	1	1	2
6	-	-	-	2	2
7	-	-	2	-	2
10	-	-	2	-	2
11	-	-	-	1	1
$14 or more	1	1	3	1	6
Reasonable and customary	5	13	7	1	26

TABLE 11

Number of Cases with Basic Diagnostic X-ray Benefits
by Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	116	191	91	10	408
Maximum Amount of Benefit					
Single Limit					
$ 50	1	5	1	-	7
75	-	1	-	-	1
100	3	3	6	-	12
150	-	1	-	-	1
$200	7	1	1	-	9
More than $250	-	2	-	-	2
No limit	-	1	2	-	3
Overall Limit					
$ 25	-	1	3	-	4
50	3	8	9	3	23
75	-	1	-	-	1
100	30	54	21	3	108
150	6	15	5	-	26
200	44	41	15	2	102
$250	4	4	-	-	8
More than $250	7	18	4	-	29
No limit	11	35	24	2	72

TABLE 12

Distribution of Cases with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
NEW ENGLAND	-	-	10	$2,290	14	$14	13	$200	107	75	32
Connecticut	-	-	6	1,933	6	11	5	200	44	27	17
Maine	-	-	-	-	-	-	-	-	6	6	-
Massachusetts	-	-	3	3,100	7	16	6	100	42	29	13
New Hampshire	-	-	1	2,000	-	-	1	200	10	9	1
Rhode Island	-	-	-	-	-	-	-	-	1	1	-
Vermont	-	-	-	-	1	10	1	200	4	3	1
MIDDLE ATLANTIC	4	$ 83	40	$1,979	36	$12	49	$100	254	87	167
New Jersey	-	-	7	2,543	4	11	11	100	70	18	52
New York	1	60	15	2,107	14	11	17	100	121	48	73
Pennsylvania	3	90	18	1,654	18	13	21	100	63	21	42
EAST NO. CENTRAL	11	$ 72	63	$1,859	76	$16	73	$100	330	191	139
Illinois	2	85	9	1,608	8	14	8	100	113	93	20
Indiana	1	75	4	925	6	19	8	100	40	26	14
Michigan	6	59	13	1,356	33	16	18	100	74	30	44
Ohio	-	-	33	2,298	29	16	34	200	91	39	52
Wisconsin	2	99	4	1,375	-	-	5	200	12	3	9
WEST NO. CENTRAL	1	$ 50	11	$1,382	13	$17	14	$100	142	119	23
Iowa	1	50	1	1,200	1	5	1	100	12	8	4
Kansas	-	-	1	3,000	1	15	2	100	34	31	3
Minnesota	-	-	4	1,000	5	11	6	100	41	33	8
Missouri	-	-	5	1,400	6	23	5	100	41	34	7
Nebraska	-	-	-	-	-	-	-	-	9	8	1
North Dakota	-	-	-	-	-	-	-	-	3	3	-
South Dakota	-	-	-	-	-	-	-	-	2	2	-

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 12 (Continued)

Distribution of Cases with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
SOUTH ATLANTIC	1	$129	19	$2,142	21	$14	20	$100	284	245	39
Delaware	-	-	-	-	1	15	-	-	5	4	1
District of Columbia	-	-	3	1,500	5	13	5	200	13	6	7
Florida	1	129	1	1,600	-	-	1	150	81	79	2
Georgia	-	-	-	-	-	-	-	-	60	58	2
Maryland	-	-	5	2,460	6	17	5	100	31	23	8
North Carolina	-	-	2	1,200	2	14	2	200	45	41	4
South Carolina	-	-	2	850	2	8	1	100	24	22	2
Virginia	-	-	4	3,250	4	16	4	150	17	8	9
West Virginia	-	-	2	2,600	1	15	2	100	8	4	4
EAST SO. CENTRAL	-	$ -	8	$1,663	7	$11	7	$ 50	131	118	13
Alabama	-	-	1	900	1	20	-	-	38	37	1
Kentucky	-	-	5	1,880	5	9	6	50	24	16	8
Mississippi	-	-	-	-	-	-	-	-	16	15	1
Tennessee	-	-	2	1,500	1	10	1	100	53	50	3
WEST SO. CENTRAL	2	$ 35	9	$1,158	8	$ 9	9	$100	281	267	14
Arkansas	1	20	2	1,010	1	5	2	50	10	8	2
Louisiana	1	50	4	1,350	4	12	5	100	54	48	6
Oklahoma	-	-	1	1,400	1	5	1	50	32	31	1
Texas	-	-	2	800	2	6	1	25	185	180	5

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 12 (Continued)

Distribution of Cases with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Cases		
	No. of Cases	Average Daily Benefit	No. of Cases	Average Maximum	No. of Cases	Average Maximum	No. of Cases	Most Common Maximum	Total	Comprehensive	Supplementary
MOUNTAIN	-	$ -	2	$2,450	2	$15	2	$200	130	116	14
Arizona	-	-	-	-	-	-	-	-	26	26	-
Colorado	-	-	1	1,500	1	15	1	200	39	35	4
Idaho	-	-	-	-	-	-	-	-	3	3	-
Montana	-	-	-	-	-	-	-	-	7	6	1
Nevada	-	-	-	-	-	-	-	-	14	14	-
New Mexico	-	-	-	-	-	-	-	-	12	12	-
Utah	-	-	-	-	-	-	-	-	22	14	8
Wyoming	-	-	1	3,400	1	15	1	200	7	6	1
PACIFIC	2	$58	10	$3,220	8	$13	9	$100	338	317	21
Alaska	-	-	-	-	-	-	-	-	-	-	-
California	1	70	8	2,950	5	9	6	100	282	269	13
Hawaii	-	-	-	-	-	-	-	-	2	2	-
Oregon	-	-	-	-	-	-	-	-	25	24	1
Washington	1	45	2	4,300	3	18	3	200	29	22	7
TOTAL U.S.	21	$71	172	$1,953	185	$14	196	$100	1,997	1,535	462

1/ Excluding cases not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 13

Number of Cases with Comprehensive Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,539	1,205	330	67	3,141
Major Medical Type					
Benefit on unscheduled basis	1,476	1,157	320	64	3,017
Benefit on scheduled basis	63	48	10	3	124
Coinsurance Rate*					
80%	1,411	1,130	309	64	2,914
All others	128	75	21	3	227
Maximum Amount of Benefit					
$ 10,000	86	87	42	34	249
20,000	2	2	1	-	5
50,000	5	6	3	2	16
100,000	1	1	5	1	8
250,000	5	10	15	3	33
250,001 - 999,999	1	3	4	2	10
1,000,000 - 2,499,999	975	707	159	14	1,855
$5,000,000 and over	-	1	-	1	2
Unlimited	464	388	101	10	963
Maximum Limit on Out-of-Pocket Expenses in Benefit Year					
Less than $500	101	47	27	3	178
$ 500 - 999	973	685	130	6	1,794
1,000	186	121	31	5	343
1,001 - 1,499	104	29	10	5	148
1,500	4	9	4	2	19
1,501 - 1,999	-	-	2	-	2
2,000	30	24	2	3	59
2,001 - 4,999	12	13	7	1	33
$5,000 or more	3	7	5	2	17
No limit	126	270	112	40	548

* Exclusive of full payment area

TABLE 14

Number of Cases with Comprehensive Major Medical Coverage by Type and Amount of Deductible, Deductible Accumulation Period and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,539	1,205	330	67	3,141
Type of Deductible					
Single deductible	1,173	994	282	56	2,505
Less than $100	9	23	12	2	46
$ 100	880	730	182	46	1,838
150	27	27	10	1	65
200 - 250	102	104	40	4	250
300 - 450	83	13	3	3	102
500 - 700	65	49	16	-	130
$1,000 or more	7	48	19	-	74
Separate deductible types					
Hospital/other	75	97	23	3	198
$0/50	10	17	3	1	31
0/100	56	71	19	2	148
$0/more than $100	9	9	1	-	19
Hospital and surgical/other	56	26	7	1	90
$0/50	-	1	1	-	2
0/100	56	25	5	1	87
$0/300	-	-	1	-	1
Other separate deductible types	235	88	18	7	348
Deductible Accumulation Period					
Less than 3 months	12	22	4	-	38
3 months	-	1	1	1	3
6 months	-	1	3	2	6
1 year	1,524	1,167	313	59	3,063
More than 1 year	3	14	9	4	30
No limit	-	-	-	1	1
Length of Benefit Period					
Less than 1 year	86	101	50	36	273
1 year	1,453	1,101	280	29	2,863
More than 1 year	-	3	-	1	4
No time limit	-	-	-	1	1

TABLE 15

Number of Cases with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,539	1,205	330	67	3,141
No full payment area	1,252	998	276	60	2,586
Full payment area	287	207	54	7	555
Hospital room and board only	12	34	7	1	54
$ 500	1	10	-	-	11
1,000	-	5	3	1	9
2,000	-	4	-	-	4
4,000	-	4	1	-	5
$5,000	2	4	-	-	6
No limit	8	5	-	-	13
No full payment area	1	2	3	-	6
Hospital miscellaneous only	9	1	1	-	11
All Hospital	91	121	34	3	249
$ 500	-	2	-	1	3
1,000	3	7	3	-	13
2,000	3	10	7	-	20
3,000	2	5	3	-	10
4,000	3	7	1	-	11
$5,000	32	45	8	-	85
More than $10,000	16	19	8	-	43
No limit	32	23	3	2	60
No full payment area	-	3	1	-	4
Surgical only - Nonscheduled basis	2	1	2	-	5
$2,000	-	1	-	-	1
No limit	1	-	1	-	2
No full payment area	1	-	1	-	2
All hospital plus surgical - Scheduled basis	29	15	2	-	46
$ 500	-	1	1	-	2
1,000	-	1	-	-	1
2,000	-	1	-	-	1
4,000	5	3	-	-	8
5,000	15	4	1	-	20
$7,500	9	4	-	-	13
More than $10,000	-	1	-	-	1

TABLE 15 (Continued)

Number of Cases with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
All hospital plus surgical - Non-scheduled basis	144	34	8	3	189
$ 500	-	2	1	-	3
1,000	1	2	-	-	3
2,000	9	2	1	1	13
3,000	-	-	2	-	2
$5,000	1	3	-	-	4
More than $10,000	16	2	1	1	20
No limit	107	17	2	1	127
No full payment area	10	6	1	-	17
Surgical only - Scheduled basis	-	1	-	-	1
$500	-	1	-	-	1

TABLE 16

Number of Cases with Comprehensive Major Medical Coverage
by Type of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,539	1,205	330	67	3,141
Without daily room and board limit	117	111	44	34	306
With daily room and board limit	1,422	1,094	286	33	2,835
Private only	752	482	128	14	1,376
Less than $50	1	-	-	-	1
$ 50 - 59	-	1	-	-	1
$100 or more	-	1	-	-	1
Average semiprivate rate	622	365	104	11	1,102
Average semiprivate rate plus a dollar amount	88	85	12	1	186
Other	41	30	12	2	85
Semiprivate and private	448	420	109	14	991
Less than $50	1	-	-	-	1
$100 or more	7	-	1	2	10
Average ward rate plus a dollar amount	-	1	-	-	1
Average ward rate or variation thereof	-	1	-	-	1
Average semiprivate rate	440	380	89	11	920
Average semiprivate rate plus a dollar amount	-	16	7	1	24
Other	-	22	12	-	34
All accommodations	222	192	49	5	468
Less than $50	2	3	2	-	7
$ 60 - 69	1	3	-	-	4
80 - 89	-	1	-	-	1
$100 or more	65	6	-	-	71
Average semiprivate rate	153	159	42	4	358
Average semiprivate rate plus a dollar amount	-	17	4	-	21
Other	1	3	1	1	6

TABLE 17

Number of Cases with Comprehensive Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,539	1,205	330	67	3,141
Disorders Not Covered	160	105	50	36	351
Disorders Covered for Full Plan Benefits	1,047	735	166	26	1,974
Whether or not confined in hospital	2	6	2	1	11
While confined in hospital with reduced or limited benefits while not confined in hospital	1,043	724	164	24	1,955
While confined in hospital only	1	4	-	-	5
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	1	1	-	1	3
Disorders Covered for Reduced or Limited Benefits	332	365	114	5	816
Whether or not confined in hospital	299	345	112	5	761
While confined in hospital only	1	-	-	-	1
Whether or not confined in hospital but following a period of hospital confinement	32	20	2	-	54

TABLE 18

Number of Cases with Supplementary Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	568	317	145	17	1,047
Major Medical Type					
Corridor deductible superimposed on reporting company's basic plan	118	177	93	10	398
Corridor deductible superimposed on another carrier's basic plan	374	82	22	2	480
Integrated deductible superimposed on reporting company's basic plan	5	31	23	2	61
Integrated deductible superimposed on another carrier's basic plan	71	27	7	3	108
Coinsurance Rate*					
80%	257	293	134	16	700
All others	311	24	11	1	347
Maximum Amount of Benefit					
$ 10,000	-	3	2	-	5
20,000	-	6	5	-	11
50,000	2	3	3	1	9
100,000	-	3	3	3	9
250,000	2	14	20	5	41
250,001 - 999,999	1	-	10	1	12
1,000,000 - 2,499,999	428	191	50	5	674
$2,500,000 - 4,999,999	-	-	-	1	1
Unlimited	135	97	52	1	285
Maximum Limit on Out-of-Pocket Expenses in Benefit Year	568	317	145	17	1,047
Less than $500	146	43	16	1	206
$ 500 - 999	414	203	55	6	678
1,000	4	10	4	2	20
1,001 - 1,499	1	6	6	-	13
1,500	-	6	4	-	10
1,501 - 1,999	-	3	3	-	6
2,000	-	4	5	1	10
2,001 - 4,999	-	3	9	2	14
$5,000 or more	-	3	3	1	7
No limit	3	36	40	4	83

* Exclusive of full payment area.

TABLE 19

Number of Cases with Supplementary Major Medical Coverage
by Amount of Deductible, Deductible Accumulation Period
and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	568	317	145	17	1,047
Type of Deductible					
Single deductible	460	273	134	15	882
$ 5	1	-	-	-	1
25	-	1	-	-	1
50	2	16	14	1	33
75	1	-	1	-	2
100	398	245	112	12	767
150 - 750	57	11	7	2	77
$1,000 and over	1	-	-	-	1
Separate deductible types					
Hospital/other	56	20	6	-	82
$0/ 50	-	-	1	-	1
$0/100	56	20	5	-	81
Hospital and surgical/other	7	7	2	-	16
$0/100	7	7	1	-	15
$0/300	-	-	1	-	1
Other separate deductible types	45	17	3	2	67
Deductible Accumulation Period					
Less than 3 months	2	2	2	-	6
3 months	1	-	5	1	7
1 year	565	309	129	13	1,016
More than 1 year	-	6	7	2	15
No limit	-	-	2	1	3
Length of Benefit Period					
Less than 1 year	-	8	2	-	10
1 year	568	309	141	17	1,035
No limit	-	-	2	-	2

TABLE 20

Number of Cases with Supplementary Major Medical Coverage
by Type and Amount of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	568	317	145	17	1,047
Without daily room and board limit	2	5	-	-	7
With daily room and board limit	566	312	145	17	1,040
Private only	262	153	53	5	473
Less than $50	1	-	1	-	2
$ 50 - 59	-	-	1	-	1
70 - 79	-	1	1	-	2
$100 or more	-	-	2	-	2
Average semiprivate rate	161	54	25	4	244
Average semiprivate rate plus a dollar amount	52	57	23	-	132
Other	48	41	-	1	90
Semiprivate and private	42	74	60	9	185
Less than $50	3	1	-	-	4
$ 70 - 79	-	-	1	-	1
Average ward rate	-	1	-	-	1
Average semiprivate rate	38	56	51	8	153
Average semiprivate rate plus a dollar amount	1	11	2	1	15
Other	-	5	6	-	11
All accommodations	262	85	32	3	382
Less than $50	1	-	-	-	1
$ 80 - 89	-	-	1	-	1
$100 or more	6	-	-	-	6
Average semiprivate rate	54	68	23	3	148
Average semiprivate rate plus a dollar amount	201	16	8	-	225
Other	-	1	-	-	1

TABLE 21

Number of Cases with Supplementary Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	568	317	145	17	1,047
Disorders Not Covered	84	7	2	-	93
Disorders Covered for Full Plan Benefits	198	217	83	14	512
Whether or not confined in hospital	1	2	3	2	8
While confined in hospital with reduced or limited benefits while not confined in hospital	197	215	76	11	499
While confined in hospital only	-	-	3	1	4
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	-	-	1	-	1
Disorders Covered for Reduced or Limited Benefits	286	93	60	3	442
Whether or not confined in hospital	284	92	60	3	439
Whether or not confined in hospital but following a period of hospital confinement	2	1	-	-	3

TABLE 22

Number of Cases with Nursing Home or Extended Care Facility Coverage
by Maximum Daily Benefit and Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	1,514	1,041	357	35	2,947
Maximum Daily Benefit	654	462	139	20	1,275
$10 - 19	-	1	-	-	1
20 - 29	-	-	-	1	1
30 - 39	411	270	100	19	800
40 - 49	-	2	-	-	2
50 - 59	131	70	7	-	208
60 - 69	78	71	13	-	162
70 - 79	21	22	3	-	46
80 - 89	13	23	16	-	52
$90 - 99	-	3	-	-	3
Semiprivate Charge	574	287	85	8	954
All Others	286	292	133	7	718
Maximum Number of Days					
Less than 30	135	12	-	-	147
30 - 49	1	25	21	6	53
60 - 99	637	283	107	17	1,044
100 - 109	253	182	34	2	471
120 - 129	229	300	99	7	635
180 - 239	224	21	2	2	249
360 or more	35	218	94	1	348

TABLE 23

Number of Cases with Home Health Care Coverage
in Lieu of Hospitalization or Confinement
in an Extended Care Facility

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,130	1,544	492	93	4,259
Not Covered	982	1,079	363	74	2,498
Services Covered	1,148	465	129	19	1,761
Physician Services Only	-	1	-	-	1
Physician and Nursing Services Only	-	1	1	-	2
Physician and Therapy Services Only	136	35	20	6	197
Physician, Nursing and Therapy Services	1,012	427	106	12	1,557
Nursing and Therapy Services Only	-	1	2	1	4

TABLE 24

Number of Cases with Cost Containment Features Contained in a Medical Care Package, by Type of Feature

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,130	1,544	492	93	4,259
Prescription Drug Reimbursement					
Generic drugs only	1	1	2	-	4
Higher reimbursement rate for generic drugs	2	27	5	1	35
Same reimbursement rate generic and brand-name drugs	1,667	1,224	387	76	3,354
Not covered	460	292	98	16	866
Second-Opinion for Non-emergency Surgery					
Second opinion only covered:					
Required	-	6	1	-	7
Surgery reimbursed at higher rate if second opinion obtained	-	-	3	-	3
No difference in reimbursement	898	463	86	14	1,461
Third opinion covered:					
Surgery reimbursed at higher rate if second opinion obtained	-	8	11	5	24
No difference in reimbursement	950	700	288	58	1,996
Not covered	282	367	103	16	768
Out-Patient Surgery					
Reimbursed at higher percentage than in-hospital	25	39	9	-	73
Reimbursed at same percentage as in-hospital	1,911	1,260	424	86	3,681
Not covered	194	245	59	7	505

TABLE 24 (Continued)

Number of Cases with Cost Containment Features Contained in a Medical Care Package, by Type of Feature

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Pre-Admission Testing					
Covered	1,705	1,203	438	87	3,433
Not covered	425	341	54	6	826
Para-Medical Services					
Covered	951	494	167	20	1,632
Not covered	1,179	1,050	325	73	2,627
Hospice or Terminal Illness Center Care in Lieu of Hospitalization					
Reimbursed at same percentage as hospital confinement	482	65	9	4	560
Reimbursed at lower percentage than hospital confinement	3	7	-	-	10
Not covered	1,645	1,472	483	89	3,689

TABLE 25

Number of Cases with Dental Insurance Coverage by Type of Plan

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	362	394	149	31	936
Schedule Benefit -- dollar limit on dental expenses for each procedure performed	7	5	6	3	21
Combination -- schedule dollar limit on dental expenses plus a deductible on some or all types of dental expenses. Eligible expenses reimbursed at 100% or some other rate of reimbursement	82	44	22	7	155
Comprehensive -- coinsurance on covered expenses after an initial deductible with a maximum annual benefit of:					
Less than $500	-	9	14	1	24
$ 500 - 749	6	4	3	3	16
750 - 999	6	18	7	2	33
1,000 - 1,999	217	242	76	13	548
$2,000 or more	3	26	10	-	39
No limit	12	10	1	-	23
Reasonable and customary	29	36	10	2	77

TABLE 26

Number of Cases with Intensive Care Accommodation Benefits Contained in a Medical Care Package by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,130	1,544	492	93	4,259
Maximum Daily Benefit					
Same as hospital daily room and board benefits	815	668	273	66	1,822
Percentage of semiprivate room rate (100%+)	147	208	53	5	413
Reasonable and customary	152	180	71	10	413
Less than $150	-	-	1	-	1
$200 - 299	-	-	-	1	1
300 - 399	20	15	1	2	38
400 - 499	49	48	3	1	101
$500 or more	84	62	13	-	159
No limit	863	363	77	8	1,311

TABLE 27

Number of Cases with Vision Care and Alcoholism Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,130	1,544	492	93	4,259
Not Covered	799	925	314	66	2,104
Services Covered	1,331	619	178	27	2,155
Vision Care Coverage Only	4	15	10	2	31
Coverage for Alcoholism Treatment Only	1,320	572	137	17	2,046
Coverage for Vision Care and Alcoholism Treatment	7	32	31	8	78

TABLE 28

Number of Cases with Continuation Plans Contained
in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	2,134	1,552	495	95	4,276
Type of Continuation Plans					
Continuation available by conversion only:	1,440	1,089	326	40	2,895
1. for all terminations	885	619	212	32	1,748
2. for terminations other than retirement	486	466	113	8	1,073
3. for retirement only	69	4	1	-	74
Continuation available under group plan at retirement only	14	1	-	1	16
Continuation available under group plan at retirement or by conversion for all terminations	118	117	33	3	271
Continuation available under group plan at retirement or by conversion for other than retirement	50	71	54	10	185
Continuation available both under group plan or by conversion to an individual policy at retirement only	1	7	2	-	10
No provision for continuation	511	267	80	41	899

TABLE 28 (Continued)

Number of Cases with Continuation Plans Contained
in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Type of Coverage					
Under individual policy of conversion	2,134	1,552	495	95	4,276
Hospital or surgical only	2	2	3	-	7
Hospital and surgical only	728	698	205	18	1,649
Hospital and surgical and medical only	204	255	97	15	571
Surgical and medical only	-	2	-	1	3
Some form of basic coverage and supplementary major medical	186	164	46	7	403
Comprehensive major medical	695	308	77	13	1,093
None	319	123	67	41	550
Under group continuation plan for retirees	2,134	1,552	495	95	4,276
Supplementary to Medicare	182	190	81	14	467
Not supplementary to Medicare	1	6	8	-	15
None	1,951	1,356	406	81	3,794

TABLE 29

Number of Cases with Short-Term* Disability Income Coverage
by Day of Commencement of Benefit for Accident and Sickness
and Duration of Benefit Period

		Size of Group				
		Less than 25	25-99	100-499	500 or more	Total
Total Cases		322	311	108	21	762
Commencement of Benefit for:						
Accident (day)	Sickness (day)					
13-Week Duration Plans		24	42	26	7	99
1	4	1	-	1	-	2
1	8	23	36	14	6	79
1	14	-	1	-	-	1
8	8	-	3	8	1	12
8	14	-	-	1	-	1
14	14	-	2	2	-	4
26-Week Duration Plans		285	255	77	12	629
1	1	4	10	1	1	16
1	4	2	4	4	-	10
1	8	256	209	54	2	521
1	14	3	5	3	2	13
4	4	-	1	2	-	3
8	8	13	11	10	7	41
14	14	7	15	3	-	25
52- and 104-Week Duration Plans		13	14	5	2	34
1	1	-	1	-	-	1
1	4	1	1	1	-	3
1	8	10	6	3	2	21
1	14	-	1	-	-	1
8	8	1	1	1	-	3
14	14	1	4	-	-	5

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 2 cases covered under a 104-week plan.

TABLE 30

Number of Cases with Short-Term* Disability Income Coverage
by Average Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	322	311	108	21	762
13-Week Plans	24	42	26	7	99
Less than $70	9	9	11	1	30
$ 70 - 89	3	3	2	2	10
90 - 109	9	8	5	2	24
110 - 129	-	3	1	-	4
150 - 169	-	1	1	1	3
200 - 249	-	2	2	-	4
250 - 299	1	3	3	-	7
$300 or more	2	13	1	1	17
26-Week Plans	285	255	77	12	629
Less than $70	42	34	9	1	86
$ 70 - 89	13	12	11	1	37
90 - 109	37	43	13	6	99
110 - 129	20	16	13	1	50
130 - 149	2	5	1	1	9
150 - 169	23	23	7	1	54
170 - 199	5	4	1	-	10
200 - 249	44	34	8	1	87
250 - 299	30	29	7	-	66
$300 or more	69	55	7	-	131
52- and 104-Week Plans	13	14	5	2	34
Less than $70	1	2	-	-	3
$ 70 - 89	-	1	-	-	1
90 - 109	-	1	1	1	3
110 - 129	-	1	1	-	2
150 - 169	4	1	-	1	6
170 - 199	1	1	-	-	2
200 - 249	2	1	2	-	5
250 - 299	1	2	-	-	3
$300 or more	4	4	1	-	9

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 2 cases covered under a 104-week plan.

TABLE 31

Number of Cases with Short-Term* Disability Income Coverage
by Maximum Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	**322**	**311**	**108**	**21**	**762**
13-Week Plans	**24**	**42**	**26**	**7**	**99**
Less than $40	7	7	4	-	18
$ 40 - 59	3	5	7	3	18
60 - 79	-	5	4	-	9
80 - 109	7	7	6	3	23
110 - 119	-	2	-	-	2
120 - 139	2	5	-	-	7
140 - 159	1	2	3	-	6
160 - 179	2	1	-	-	3
180 - 199	1	-	-	-	1
$200 or more	1	8	2	1	12
26-Week Plans	**285**	**255**	**77**	**12**	**629**
Less than $40	78	57	5	2	142
$ 40 - 59	9	12	6	2	29
60 - 79	23	24	7	1	55
80 - 109	38	50	21	6	115
110 - 119	16	4	6	-	26
120 - 139	22	19	11	1	53
140 - 159	23	29	8	-	60
160 - 179	19	15	3	-	37
180 - 199	7	10	1	-	18
$200 or more	50	35	9	-	94
52- and 104-Week Plans	**13**	**14**	**5**	**2**	**34**
Less than $40	6	4	1	-	11
$ 60 - 79	-	1	1	-	2
80 - 109	-	2	1	1	4
110 - 119	-	1	1	-	2
120 - 139	1	4	-	-	5
140 - 159	1	1	1	1	4
160 - 179	3	-	-	-	3
180 - 199	1	-	-	-	1
$200 or more	1	1	-	-	2

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 2 cases covered under a 104-week plan.

TABLE 32

Number of Cases with Short-Term* Disability Income Coverage
by Percentage of Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	322	311	108	21	762
13-Week Plans	24	42	26	7	99
Less than 30%	1	-	-	-	1
40%	1	-	-	-	1
50%	3	2	3	-	8
60%	1	12	5	1	19
66-67%	6	19	7	3	35
70%	12	6	9	1	28
100%	-	3	2	2	7
26-Week Plans	285	255	77	12	629
Less than 20%	2	10	-	1	13
20%	-	1	1	-	2
36-40%	3	4	-	-	7
50%	27	16	11	3	57
60%	82	52	9	2	145
66-67%	103	112	32	6	253
70%	60	52	21	-	133
75%	2	2	-	-	4
100%	6	6	3	-	15
52- and 104-Week Plans	13	14	5	2	34
20%	-	1	-	-	1
40%	1	-	-	-	1
60%	2	8	1	1	12
66-67%	6	5	2	1	14
70%	4	-	2	-	6

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 2 cases covered under a 104-week plan.

TABLE 33

Number of Cases with Long-Term* Disability Income Coverage
by Commencement and Duration of Benefit Period, and
Maximum and Average Monthly Income Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	54	33	33	5	125
Commencement of Benefit Period					
30 days or 1 month	4	1	2	-	7
60 days or 2 months	1	1	2	-	4
90 days or 3 months	19	5	6	-	30
180 days or 6 months	28	24	23	4	79
365 days or 12 months	-	1	-	1	2
All others	2	1	-	-	3
Duration of Benefit Period					
Accident / Sickness					
2 years / To age 70	5	-	1	1	7
5 years / 2 years	-	1	-	-	1
5 years / 5 years	-	1	2	-	3
5 years / To age 70	1	-	-	-	1
To age 65 / To age 65	11	13	16	1	41
To age 70 / 2 years	-	1	-	-	1
To age 70 / 5 years	1	1	1	1	4
To age 70 / To age 70	36	16	13	2	67
Maximum Monthly Benefit					
Less than $1,000	1	1	1	-	3
$1,000 - 1,249	2	2	1	-	5
1,250 - 1,499	1	-	-	-	1
1,500 - 1,749	7	6	3	-	16
1,750 - 1,999	-	1	-	-	1
2,000 - 2,249	15	4	7	-	26
2,500 - 2,999	11	4	3	-	18
$3,000 or more	17	15	18	5	55
Average Monthly Benefit					
Less than $500	-	3	-	-	3
$ 500 - 599	24	10	11	1	46
600 - 699	-	1	-	1	2
700 - 799	1	2	2	-	5
800 - 899	3	-	1	-	4
900 - 999	2	5	-	-	7
1,000 - 1,249	15	6	7	-	28
1,250 - 1,499	4	2	3	-	9
$1,500 or more	5	4	9	3	21

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 34

Number of Cases with Long-Term* Disability Income Coverage
by Definition of Total Disability and Coverage for Partial Disability

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	54	33	33	5	125
Definition of Disability					
Inability to engage in one's occupation throughout the period of disability	10	8	5	2	25
Inability to engage in one's occupation for an initial period and inability to engage in any occupation for which reasonably suited by education, training or experience for the remainder of the benefit period	43	23	25	2	93
Inability to engage in any occupation for which reasonably suited by education, training or experience	1	2	3	1	7
Coverage for Partial Disability					
Covered only if preceded by a period of total disability	22	13	15	2	52
Covered throughout the benefit period	6	3	4	3	16
Not covered	26	17	14	-	57

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 35

Number of Cases with Long-Term* Disability Income Coverage by Percentage of Income Provided, Offset Provisions and Payment for Rehabilitation

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Cases	54	33	33	5	125
Percent of Income Provided					
50%	6	-	2	1	9
60%	35	27	26	2	90
65-67%	6	4	5	2	17
70%	7	2	-	-	9
Offset Provisions					
Total Social Security benefit (or percentage thereof) only	10	11	15	4	40
Primary Social Security benefit (or percentage thereof) only	5	5	1	-	11
All government disability plans	5	4	7	-	16
All government and private disability plans	34	12	9	-	55
None	-	1	1	1	3
Payment for Rehabilitation					
Paid only if under physician's care	18	14	9	-	41
Paid if prescribed by physician but only if provided by physician or rehabilitation specialist	31	10	19	5	65
Not covered	5	9	5	-	19

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 36

Number of Employees Included in Sample

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	24,336	81,260	99,369	332,193	537,158
Cases written for first time	23,275	78,731	90,340	286,418	478,764
Additions to existing cases	1,061	2,529	9,029	45,775	58,394

TABLE 37

Number of Employees Covered by Contributory Status of Cases

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	24,336	81,260	99,369	332,193	537,158
Employer Contribution Percentage					
Primary Coverage	24,336	81,260	99,369	332,193	537,158
0% - Employee pays all	661	4,757	5,503	50,385	61,306
1 - 49%	680	2,310	3,040	164,957	170,987
50%	3,830	11,819	8,543	1,517	25,709
51 - 99%	4,057	7,471	16,012	4,281	31,821
100% - Employer pays all	15,108	54,903	66,271	111,053	247,335
Dependent Coverage*	23,602	77,920	93,245	317,892	512,659
0% - Employee pays all	4,196	18,919	19,112	111,768	153,995
1 - 49%	3,836	13,947	18,574	1,243	37,600
50%	4,704	12,522	8,932	1,085	27,243
51 - 99%	2,922	7,430	10,835	3,668	24,855
100% - Employer pays all	6,313	19,908	26,061	129,570	181,852
Not Covered	1,631	5,194	9,731	70,558	87,114

*Excludes employees with short- or long-term disability coverage only.

TABLE 38

Number of Employees by Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Totals by Specific Coverage	24,336	81,260	99,369	332,193	537,158
Basic	2,029	11,657	26,138	36,469	76,293
Hospital	1,862	10,161	24,820	31,768	68,611
Surgical	1,601	9,668	21,593	25,275	58,137
Physician's Expense	1,617	8,852	19,481	23,935	53,885
In-hospital	1,600	8,852	19,481	23,935	53,868
In-office	110	953	3,720	19,965	24,748
In-home	93	868	3,472	14,832	19,265
Diagnostic X-ray and Laboratory	1,645	9,624	18,766	21,400	51,435
Dental	5,358	20,163	28,328	163,622	217,471
Supplementary Major Medical	5,010	15,828	27,486	23,564	71,888
Comprehensive Major Medical	18,214	60,725	61,676	268,776	409,391
Nursing Home	15,539	53,190	65,973	140,631	275,333
Short-Term Disability Income	3,959	14,680	20,469	47,877	86,985
Long-Term Disability Income	528	1,665	7,013	5,720	14,926

TABLE 39

Number of Employees by Type of Coverage in Package

	Size of Group				
	Less than 25	25-99	100-49	500 or more	Total
Total Employees	24,336	81,260	99,369	332,193	537,158
Package Status After Addition of New Coverage					
Basic and Supplementary Major Medical	753	3,812	8,053	1,300	13,918
Basic and Supplementary Major Medical and Short-Term Disability Income	288	2,442	5,273	5,000	13,003
Comprehensive Major Medical	12,217	40,687	38,489	122,097	213,490
Supplementary Major Medical	2,379	3,400	3,442	2,139	11,360
Basic (Hospital and/or Surgical and/or Medical)	238	964	3,368	16,217	20,787
Short-Term Disability Income	541	2,614	2,925	11,800	17,880
Long-Term Disability Income	132	359	2,625	2,501	5,617
Basic and Short-Term Disability Income	20	-	-	-	20
Comprehensive Major Medical and Short-Term Disability Income	1,766	5,213	4,464	3,784	15,227
Supplementary Major Medical and Short-Term Disability Income	339	627	218	1,414	2,598
Combinations that Include Long-Term Disability but not Dental	305	979	2,184	2,319	5,787
Combinations that Include Dental Coverage	5,358	20,068	28,028	159,913	213,367
Dental Insurance Coverage	-	95	300	3,709	4,104

TABLE 40

Number of Employees with Dependent and Maternity Coverage
Contained in a Medical Care Package

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees with Medical Care Coverage	23,603	77,920	93,245	317,892	512,660
Dependent Coverage					
Yes	21,972	72,726	83,514	247,334	425,546
No	1,631	5,194	9,731	70,558	87,114
Total Employees with Medical Care Coverage*	23,554	77,549	92,845	313,283	507,231
Maternity Coverage					
None	4,264	6,169	12,032	125,423	147,888
Flat amount:					
Less than $500	-	1,067	645	-	1,712
$500 to 999	34	-	-	-	34
$1,000 or more	32	-	-	-	32
Full plan	16,222	64,197	73,172	182,512	336,103
Other	3,002	6,116	6,996	5,348	21,462

* Excludes employees with dental coverage only or disability income and dental only.

TABLE 41

Number of Employees with Basic Daily Room and Board Benefits
by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees*	1,862	10,161	24,820	31,768	68,611
Maximum Daily Benefit	136	303	3,431	6,340	10,210
Less than $40	15	-	300	-	315
$ 40 - 49	-	-	592	540	1,132
50 - 59	-	73	725	-	798
60 - 69	-	93	-	-	93
70 - 79	23	25	755	-	803
80 - 89	-	36	121	5,800	5,957
90 - 99	-	-	480	-	480
100 - 109	-	-	220	-	220
110 - 119	19	-	117	-	136
120 - 129	10	76	121	-	207
130 - 139	10	-	-	-	10
$160 or more	59	-	-	-	59
Median maximum daily benefit	131	68	71	85	83
Full Payment	1,726	9,858	21,389	25,428	58,401
Semiprivate	1,711	9,858	21,389	25,428	58,386
Ward	15	-	-	-	15
* Total employees with basic coverage only	330	996	3,683	20,943	25,952
* Total employees with basic plus major medical coverage	1,532	9,165	21,137	10,825	42,659

TABLE 42

Number of Employees with Basic Hospital Room and Board Benefits
by Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	1,862	10,161	24,820	31,768	68,611
Maximum Number of Days	1,824	9,994	23,568	31,768	67,154
30 - 39	97	1,050	2,518	-	3,665
40 - 69	9	-	-	540	549
70 - 99	524	1,462	3,154	1,653	6,793
100 - 109	89	94	231	-	414
120 - 129	668	3,909	9,196	12,344	26,117
180 - 319	37	293	1,080	8,549	9,959
360 or more	325	2,741	6,449	1,182	10,697
No maximum	75	445	940	7,500	8,960
No limit on number of days, but limit on amount	38	167	1,252	-	1,457

TABLE 43

Number of Employees with Basic Miscellaneous Hospital Expense Benefits
by Amount of Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	1,862	10,161	24,820	31,768	68,611
Full Reimbursement up to a Maximum of:	1,824	9,994	23,568	31,768	67,154
Less than $500	-	67	517	540	1,124
$ 500 - 599	-	41	193	-	234
800 - 999	11	36	826	-	873
1,000 - 1,099	-	175	1,545	1,182	2,902
1,200 - 1,299	-	118	437	-	555
1,500 - 1,699	-	68	299	-	367
2,000 - 2,299	15	47	512	-	574
2,500 - 2,899	-	74	191	-	265
3,000 - 3,699	23	36	464	-	523
4,000 - 4,099	87	121	-	-	208
$5,000 or more	53	590	100	-	743
Without limit	1,635	8,621	18,484	30,046	58,786
Total Combined Maximum	38	167	1,252	-	1,457

TABLE 44

Number of Employees with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	1,601	9,668	21,593	25,275	58,137
Industry Schedule Based on the 1947 Actuarial Study	15	272	667	-	954
Maximum Benefit:					
$100 - 199	-	86	167	-	253
200 - 299	15	-	-	-	15
500 - 599	-	-	100	-	100
600 - 699	-	103	250	-	353
$700 or more	-	83	150	-	233
Industry Schedule Based on the 1957 Actuarial Study	-	293	526	4,034	4,853
Maximum Benefit:					
$ 300 - 399	-	-	141	-	141
600 - 999	-	48	276	2,900	3,224
$1,000 - 1,899	-	209	109	-	318
No maximum	-	36	-	1,134	1,170
California Relative Value Schedule	1,359	4,666	7,116	9,679	22,820
Maximum Benefit:					
Under $500	-	66	648	-	714
$ 500 - 599	-	67	410	-	477
600 - 799	-	-	117	3,307	3,424
800 - 999	17	31	-	-	48
1,000 - 1,099	94	453	1,547	2,900	4,994
1,200 - 1,399	10	176	745	-	931
1,400 - 1,599	196	460	400	637	1,693
1,600 - 1,899	172	685	348	-	1,205
2,000 - 2,499	339	1,384	1,337	1,182	4,242
2,600 - 2,899	59	209	-	-	268
3,000 - 3,699	267	619	713	-	1,599
4,000 - 4,599	22	90	-	-	112
4,800 - 5,699	22	260	507	-	789
6,000 - 7,099	92	166	344	1,653	2,255
$7,800 or more	69	-	-	-	69

TABLE 44 (Continued)

Number of Employees with Basic Surgical Expense Benefits
by Type of Schedule and Maximum Schedule Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
"Reasonable and Customary" Basis	206	3,787	12,905	10,262	27,160
Maximum Benefit:					
$ 600 - 699	-	-	121	-	121
1,000 - 1,999	-	40	1,124	-	1,164
2,200 - 2,299	-	91	-	-	91
2,500 - 2,599	-	-	240	-	240
$5,000 or more	-	-	102	-	102
No Maximum	206	3,656	11,318	10,262	25,442
All Others	21	650	379	1,300	2,350
Maximum Benefit:					
$ 300 - 499	-	-	107	500	607
600 - 699	-	93	-	800	893
1,000 - 1,299	21	226	-	-	247
1,800 - 1,899	-	165	-	-	165
$2,000 - 2,099	-	51	-	-	51
No maximum	-	115	272	-	387

TABLE 45

Number of Employees with Physician's Expense Benefits
by Type of Benefit and Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	1,617	8,852	19,481	23,935	53,885
Maximum Amount of Benefit					
In-hospital	1,600	8,852	19,481	23,935	53,868
Less than $5	-	66	668	-	734
$ 5	106	267	2,318	1,682	4,373
6	-	154	716	1,134	2,004
7	36	138	1,061	-	1,235
8	10	85	157	-	252
9	70	237	-	-	307
10	271	1,310	2,733	2,166	6,480
11	112	334	293	-	739
12	54	73	967	-	1,094
$13 or more	794	4,289	5,929	10,404	21,416
Reasonable and customary	147	1,899	4,639	8,549	15,234
In-office	110	953	3,720	19,965	24,748
Less than $5	-	25	248	1,182	1,455
$ 5	-	-	361	-	361
7	-	-	610	-	610
8	-	-	-	3,234	3,234
10	-	-	209	-	209
$13 or more	37	27	792	7,000	7,856
Reasonable and customary	73	901	1,500	8,549	11,023
In-home	93	868	3,472	14,832	19,265
$ 5	-	-	211	1,182	1,393
6	-	-	-	3,234	3,234
7	-	-	410	-	410
10	-	-	559	-	559
11	-	-	-	667	667
$14 or more	20	27	792	1,200	2,039
Reasonable and customary	73	841	1,500	8,549	10,963

TABLE 46

Number of Employees with Basic Diagnostic X-ray Benefits
by Maximum Amount of Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	1,645	9,624	18,766	21,400	51,435
Maximum Amount of Benefit					
Single Limit					
$ 50	15	238	248	-	501
75	-	26	-	-	26
100	44	130	1,312	-	1,486
150	-	27	-	-	27
$200	46	31	209	-	286
More than $250	-	136	-	-	136
No limit	-	66	346	-	412
Overall Limit					
$ 25	-	64	556	-	620
50	47	424	1,828	1,980	4,279
75	-	84	-	-	84
100	464	2,558	4,726	6,934	14,682
150	99	666	700	-	1,465
200	590	2,161	3,189	2,737	8,677
$250	63	182	-	-	245
More than $250	117	1,006	538	-	1,661
No limit	160	1,825	5,114	9,749	16,848

TABLE 47

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
NEW ENGLAND	-	-	1,362	$2,369	1,514	$12	1,711	$200	8,414	5,295	3,119
Connecticut	-	-	555	1,961	555	11	433	200	2,537	1,341	1,196
Maine	-	-	-	-	-	-	-	-	356	356	-
Massachusetts	-	-	370	3,417	750	12	632	100	3,716	2,439	1,277
New Hampshire	-	-	437	2,000	-	-	437	200	1,126	689	437
Rhode Island	-	-	-	-	-	-	-	-	200	200	-
Vermont	-	-	-	-	209	10	209	200	479	270	209
MIDDLE ATLANTIC	414	$ 92	2,973	$2,094	3,222	$12	5,116	$100	23,478	8,517	14,961
New Jersey	-	-	641	2,555	330	11	1,343	100	6,867	2,797	4,070
New York	93	60	1,143	2,371	1,440	11	1,662	100	11,060	4,310	6,750
Pennsylvania	321	101	1,189	1,579	1,452	14	2,111	100	5,551	1,410	4,141
EAST NO. CENTRAL	2,114	$ 69	5,407	$1,698	6,364	$14	5,909	$200	27,834	15,690	12,144
Illinois	157	85	505	1,577	690	11	599	100	9,215	7,805	1,410
Indiana	355	75	595	889	770	15	1,024	100	3,296	1,820	1,476
Michigan	1,122	52	1,369	946	3,001	14	1,195	100	6,488	2,757	3,731
Ohio	-	-	2,178	2,497	1,903	16	2,091	200	6,824	3,046	3,778
Wisconsin	480	99	760	1,474	-	-	1,000	200	2,011	262	1,749
WEST NO. CENTRAL	182	$ 50	1,265	$1,228	1,717	$12	1,778	$100	11,952	8,824	3,128
Iowa	182	50	182	1,200	182	5	66	100	1,656	991	665
Kansas	-	-	59	3,000	59	15	224	150	2,880	2,501	379
Minnesota	-	-	615	1,016	875	10	971	200	3,929	2,564	1,365
Missouri	-	-	409	1,303	601	17	517	100	2,771	2,137	634
Nebraska	-	-	-	-	-	-	-	-	535	450	85

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 47 (Continued)

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
WEST NO. CENTRAL (Continued)											
North Dakota	-	-	-	-	-	-	-	-	105	105	-
South Dakota	-	-	-	-	-	-	-	-	76	76	-
SOUTH ATLANTIC	121	$129	1,099	$1,869	1,256	$13	954	$100	23,775	20,626	3,149
Delaware	-	-	-	-	63	15	-	-	352	289	63
District of Columbia	-	-	204	1,672	289	12	289	200	1,568	912	656
Florida	121	129	55	1,600	-	-	55	150	6,784	6,608	176
Georgia	-	-	-	-	-	-	-	-	6,066	5,529	537
Maryland	-	-	293	2,560	414	17	294	100	2,735	2,255	480
North Carolina	-	-	78	1,221	78	14	78	200	2,661	2,506	155
South Carolina	-	-	256	568	256	5	25	100	1,617	1,361	256
Virginia	-	-	130	3,265	130	15	130	150	1,165	571	594
West Virginia	-	-	83	2,525	26	15	83	100	827	595	232
EAST SO. CENTRAL	-	-	822	$1,442	814	$ 8	793	$ 50	9,588	8,279	1,309
Alabama	-	-	48	900	48	20	-	-	2,348	2,300	48
Kentucky	-	-	694	1,494	741	7	768	50	2,121	1,052	1,069
Mississippi	-	-	-	-	-	-	-	-	1,321	1,274	47
Tennessee	-	-	80	1,313	25	10	25	100	3,798	3,653	145
WEST SO. CENTRAL	155	$ 29	1,207	$ 992	1,167	$ 8	1,098	$100	22,345	20,831	1,514
Arkansas	107	20	147	741	107	5	147	50	823	676	147
Louisiana	48	50	633	1,168	633	10	713	100	4,440	3,698	742
Oklahoma	-	-	27	1,400	27	5	27	50	2,170	2,143	27
Texas	-	-	400	778	400	5	211	25	14,912	14,314	598

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 47 (Continued)

Distribution of Employees by Groups with 25 to 499 Lives for Selected Coverages, by Region and State[1/]

	Room & Board[2/]		Surgical[3/]		In-hospital Physician's Expense[4/]		Diagnostic X-ray & Laboratory		Major Medical Number of Employees		
	No. of Employees	Average Daily Benefit	No. of Employees	Average Maximum	No. of Employees	Average Maximum	No. of Employees	Most Common Maximum	Total	Comprehensive	Supplementary
MOUNTAIN	-	-	82	$2,218	82	$15	82	$200	8,363	7,437	926
Arizona	-	-	-	-	-	-	-	-	1,333	1,333	-
Colorado	-	-	51	1,500	51	15	51	200	2,378	2,053	325
Idaho	-	-	-	-	-	-	-	-	183	183	-
Montana	-	-	-	-	-	-	-	-	255	201	54
Nevada	-	-	-	-	-	-	-	-	1,677	1,677	-
New Mexico	-	-	-	-	-	-	-	-	635	635	-
Utah	-	-	-	-	-	-	-	-	1,615	1,099	516
Wyoming	-	-	31	3,400	31	15	31	200	287	256	31
PACIFIC	748	$ 58	1,647	$2,752	1,021	$12	1,918	$100	29,966	26,902	3,064
Alaska	-	-	-	-	-	-	-	-	-	-	-
California	400	70	1,049	1,767	396	10	1,075	100	25,050	23,180	1,870
Hawaii	-	-	-	-	-	-	-	-	122	122	-
Oregon	-	-	-	-	-	-	-	-	1,841	1,668	173
Washington	348	45	598	4,480	625	13	843	200	2,953	1,932	1,021
TOTAL U.S.	3,734	$ 69	15,864	$1,849	17,157	$12	19,359	$100	165,715	122,401	43,314

1/ Excluding employees not coded for state.
2/ Excluding plans which provide a basic room and board benefit of full payment for ward or semiprivate accommodations.
3/ Excluding plans which provide a basic surgical benefit on a "reasonable and customary" basis.
4/ Excluding plans with no limit or overall maximum.

TABLE 48

Number of Employees with Comprehensive Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and
Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	18,214	60,725	61,676	268,776	409,391
Major Medical Type					
Benefit on unscheduled basis	17,275	58,464	59,731	264,324	399,794
Benefit on scheduled basis	939	2,261	1,945	4,452	9,597
Coinsurance Rate*					
80%	17,261	57,237	58,022	266,739	399,259
All others	953	3,488	3,654	2,037	10,132
Maximum Amount of Benefit					
$ 10,000	1,257	4,732	8,472	67,609	82,070
20,000	34	105	300	-	439
50,000	83	293	910	2,018	3,304
100,000	24	26	1,220	670	1,940
250,000	32	542	3,460	3,230	7,264
250,001 - 999,999	21	172	1,142	2,974	4,309
1,000,000 - 2,499,999	11,480	35,165	26,054	111,603	184,302
$5,000,000 and over	-	81	-	857	938
Unlimited	5,283	19,609	20,118	79,815	124,825
Maximum Limit on Out-of-Pocket Expenses in Benefit Year					
Less than $500	737	2,334	4,973	1,898	9,942
$ 500 - 999	12,102	33,727	24,907	47,256	117,992
1,000	2,090	6,057	5,003	4,833	17,983
1,001 - 1,499	753	1,461	2,374	50,193	54,781
1,500	79	527	724	1,830	3,160
1,501 - 1,999	-	-	501	-	501
2,000	417	1,007	262	46,874	48,560
2,001 - 4,999	179	787	1,605	13,803	16,374
$5,000 or more	55	288	848	14,100	15,291
No limit	1,802	14,537	20,479	87,989	124,807

* Exclusive of full payment area

TABLE 49

Number of Employees with Comprehensive Major Medical Coverage by Type and Amount of Deductible, Deductible Accumulation Period and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	18,214	60,725	61,676	268,776	409,391
Type of Deductible					
Single deductible	14,549	50,928	52,018	187,916	305,411
Less than $100	150	1,158	2,534	14,503	18,345
$ 100	11,545	36,876	34,480	120,442	203,343
150	393	1,201	1,679	974	4,247
100 - 250	1,124	5,626	7,487	3,848	18,085
300 - 450	548	682	482	48,149	49,861
500 - 700	683	2,437	2,264	-	5,384
$1,000 or more	106	2,948	3,092	-	6,146
Separate deductible types					
Hospital/other	1,187	4,584	4,608	1,865	12,244
$0/50	153	818	568	534	2,073
0/100	866	3,372	3,930	1,331	9,499
$0/more than $100	168	394	110	-	672
Hospital and surgical/other	667	1,109	1,425	1,438	4,639
$0/50	-	44	186	-	230
0/100	667	1,065	789	1,438	3,959
$0/300	-	-	450	-	450
Other separate deductible types	1,811	4,104	3,625	77,557	87,097
Deductible Accumulation Period					
Less than 3 months	141	1,058	1,356	-	2,555
3 months	-	39	186	531	756
6 months	-	86	638	1,972	2,696
1 year	18,011	58,639	57,574	262,527	396,751
More than 1 year	62	903	1,922	2,889	5,776
No limit	-	-	-	857	857
Length of Benefit Period					
Less than 1 year	1,264	5,598	10,419	69,825	87,106
1 year	16,950	54,944	51,257	196,656	319,807
More than 1 year	-	183	-	1,438	1,621
No time limit	-	-	-	857	857

TABLE 50

Number of Employees with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	18,214	60,725	61,676	268,776	409,391
No full payment area	15,079	50,749	51,474	262,961	380,263
Full payment areas	3,135	9,976	10,202	5,815	29,128
Hospital room and board only	202	1,776	1,466	1,682	5,126
$ 500	12	566	-	-	578
1,000	-	291	664	1,682	2,637
2,000	-	207	-	-	207
4,000	-	235	100	-	335
$5,000	25	195	-	-	220
No limit	144	187	-	-	331
No full payment area	21	95	702	-	818
Hospital miscellaneous only	136	35	400	-	571
All Hospital	1,412	5,832	6,036	1,854	15,134
$ 500	-	170	-	534	704
1,000	50	345	526	-	921
2,000	35	557	1,325	-	1,917
3,000	22	235	613	-	870
4,000	53	275	196	-	524
$5,000	528	2,155	1,375	-	4,058
More than $10,000	272	969	1,060	-	2,301
No limit	452	1,017	736	1,320	3,525
No full payment area	0	109	205	-	314
Surgical only - Nonscheduled basis	26	47	279	-	352
$2,000	-	47	-	-	47
No limit	15	-	114	-	129
No full payment area	11	-	165	-	176
All hospital plus surgical - Scheduled basis	387	622	252	-	1,261
$ 500	-	42	137	-	179
1,000	-	83	-	-	83
2,000	-	70	-	-	70
4,000	73	121	-	-	194
5,000	186	147	115	-	448
$7,500	128	120	-	-	248
More than $10,000	-	39	-	-	39

TABLE 50 (Continued)

Number of Employees with Comprehensive Major Medical Coverage
by Amount of Covered Expenses Subject to Full Reimbursement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
All hospital plus surgical - Non-scheduled basis	972	1,601	1,769	2,279	6,621
$ 500	-	121	153	-	274
1,000	6	114	-	-	120
2,000	94	112	250	618	1,074
3,000	-	-	528	-	528
$5,000	10	158	-	-	168
More than $10,000	114	92	165	1,130	1,501
No limit	606	716	247	531	2,100
No full payment area	142	288	426	-	856
Surgical only - Scheduled basis	-	63	-	-	63
$500	-	63	-	-	63

TABLE 51

Number of Employees with Comprehensive Major Medical Coverage
by Type of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	18,214	60,725	61,676	268,776	409,391
Without daily room and board limit	1,815	5,828	8,879	67,609	84,131
With daily room and board limit	16,399	54,897	52,797	201,167	325,260
Private only	8,460	24,641	24,392	57,008	114,501
Less than $50	18	-	-	-	18
$50 - 59	-	90	-	-	90
$100 and over	-	41	-	-	41
Average semiprivate rate	6,299	18,689	19,343	54,339	98,670
Average semiprivate rate plus a dollar amount	1,495	4,469	2,425	1,438	9,827
Other	648	1,352	2,624	1,231	5,855
Semiprivate and private	4,937	21,261	18,385	139,411	183,994
Less than $50	4	-	-	-	4
$100 or more	73	-	115	2,262	2,450
Average ward rate plus a dollar amount	-	42	-	-	42
Average ward rate or variation thereof	-	83	-	-	83
Average semiprivate rate	4,860	18,756	14,522	136,501	174,639
Average semiprivate rate plus a dollar amount	-	926	1,656	648	3,230
Other	-	1,454	2,092	-	3,546
All accommodations	3,002	8,995	10,020	4,748	26,765
Less than $50	36	184	237	-	457
$ 60 - 69	18	190	-	-	208
80 - 89	-	45	-	-	45
$100 or more	877	192	-	-	1,069
Average semiprivate rate	2,048	7,545	8,951	4,148	22,692
Average semiprivate rate plus a dollar amount	-	717	639	-	1,356
Other	23	122	193	600	938

TABLE 52

Number of Employees with Comprehensive Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	18,214	60,725	61,676	268,776	409,391
Disorders Not Covered	1,548	5,743	10,206	70,225	87,722
Disorders Covered for Full Plan Benefits	12,542	36,111	33,066	181,601	263,320
Whether or not confined in hospital	24	400	558	974	1,956
While confined in hospital with reduced or limited benefits while not confined in hospital	12,484	35,380	32,508	180,096	260,468
While confined in hospital only	12	263	-	-	275
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	22	68	-	531	621
Disorders Covered for Reduced or Limited Benefits	4,124	18,871	18,404	16,950	58,349
Whether or not confined in hospital	3,559	18,008	17,979	16,950	56,496
While confined in hospital only	19	-	-	-	19
Whether or not confined in hospital but following a period of hospital confinement	546	863	425	-	1,834

TABLE 53

Number of Employees with Supplementary Major Medical Coverage
by Type of Surgical Benefit, Coinsurance Rate,
Maximum Amount of Benefit, and Maximum Limit on Out-of-Pocket Expenses

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	**5,010**	**15,828**	**27,486**	**23,564**	**71,888**
Major Medical Type					
Corridor deductible superimposed on reporting company's basic plan	1,640	8,820	17,800	15,873	44,133
Corridor deductible superimposed on another carrier's basic plan	2,828	3,943	3,507	1,485	11,763
Integrated deductible superimposed on reporting company's basic plan	66	1,649	4,676	1,300	7,691
Integrated deductible superimposed on another carrier's basic plan	476	1,416	1,503	4,906	8,301
Coinsurance Rate*					
80%	3,252	14,822	25,543	20,564	64,181
All others	1,758	1,006	1,943	3,000	7,707
Maximum Amount of Benefit					
$ 10,000	-	139	320	-	459
20,000	-	271	1,149	-	1,420
50,000	27	122	629	2,100	2,878
100,000	-	152	724	2,581	3,457
250,000	19	855	4,483	9,093	14,450
250,001 - 999,999	15	-	2,030	3,000	5,045
1,000,000 - 2,499,999	3,875	8,881	9,274	4,856	26,886
$2,500,000 - 4,999,999	-	-	-	1,134	1,134
Unlimited	1,074	5,408	8,877	800	16,159
Maximum Limit on Out-of-Pocket Expenses in Benefit Year					
Less than $500	1,143	2,009	2,791	2,139	8,082
$ 500 - 999	3,766	9,862	10,313	9,266	33,207
1,000	36	525	1,023	3,514	5,098
1,001 - 1,499	15	299	1,034	-	1,348
1,500	-	305	838	-	1,143
1,501 - 1,999	-	222	406	-	628
2,000	-	280	672	1,653	2,605
2,001 - 4,999	-	173	2,136	1,137	3,446
$5,000 or more	-	140	705	540	1,385
No limit	50	2,013	7,568	5,315	14,946

* Exclusive of full-payment area.

TABLE 54

Number of Employees with Supplementary Major Medical Coverage by Amount of Deductible, Deductible Accumulation Period and Length of Benefit Period

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	5,010	15,828	27,486	23,564	71,888
Type of Deductible					
Single deductible	3,868	13,510	25,194	20,282	62,854
Less than $5	2	-	-	-	2
$ 25	-	36	-	-	36
50	28	761	3,107	2,139	6,035
75	18	-	229	-	247
100	3,537	12,108	20,264	14,272	50,181
150 - 750	278	605	1,594	3,871	6,348
$1,000 or more	5	-	-	-	5
Separate deductible types					
Hospital/other	795	819	1,447	-	3,061
$0/50	-	-	130	-	130
$0/100	795	819	1,317	-	2,931
Hospital and surgical/other	56	523	376	-	955
$0/100	56	523	141	-	720
$0/300	-	-	235	-	235
Other separate deductible types	291	976	469	3,282	5,018
Deductible Accumulation Period					
Less than 3 months	26	104	226	-	356
3 months	1	-	1,188	2,100	3,289
1 year	4,983	15,458	24,261	17,424	62,126
More than 1 year	-	266	1,202	3,540	5,008
No limit	-	-	609	500	1,109
Length of Benefit Period					
Less than 1 year	-	388	272	-	660
1 year	5,010	15,440	26,895	23,564	70,909
No limit	-	-	319	-	319

TABLE 55

Number of Employees with Supplementary Major Medical Coverage
by Type and Amount of Daily Room and Board Limit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	5,010	15,828	27,486	23,564	71,888
Without daily room and board limit	28	200	-	-	228
With daily room and board limit	4,982	15,628	27,486	23,564	71,660
Private only	2,497	7,361	11,023	7,956	28,837
Less than $50	20	-	193	-	213
$59 - 59	-	-	402	-	402
70 - 79	-	25	244	-	269
$100 or more	-	-	238	--	238
Average semiprivate rate	1,057	2,496	5,491	6,774	15,818
Average semiprivate rate plus a dollar amount	652	2,949	4,455	-	8,056
Other	768	1,891	-	1,182	3,841
Semiprivate and private	451	4,360	10,562	11,798	27,171
Less than $50	6	48	-	-	54
$ 70 - $79	-	-	355	-	355
Average semiprivate rate	427	3,323	8,814	11,184	23,748
Average semiprivate rate plus a dollar amount	18	609	413	614	1,654
Other	-	315	980	-	1,295
Average ward rate	-	65	-	-	65
All accommodations	2,034	3,907	5,901	3,810	15,652
Less than $50	15	-	-	-	15
$ 80 - 89	-	-	121	-	121
$100 or more	87	-	-	-	87
Average semiprivate rate	749	3,173	4,365	3,810	12,097
Average semiprivate rate plus a dollar amount	1,183	638	1,415	-	3,236
Other	-	96	-	-	96

TABLE 56

Number of Employees with Supplementary Major Medical Coverage
by Type of Nervous or Mental Disorder Benefits

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	5,010	15,828	27,486	23,564	71,888
Disorders Not Covered	270	363	272	-	905
Disorders Covered for Full Plan Benefits	2,526	10,776	16,810	20,761	50,873
Whether or not confined in hospital	18	106	665	3,500	4,289
While confined in hospital with reduced or limited benefits while not confined in hospital	2,508	10,670	15,208	14,361	42,747
While confined in hospital only	-	-	794	2,900	3,694
While confined in hospital or totally disabled outside of hospital but with reduced or limited benefits if out of hospital and not totally disabled	-	-	143	-	143
Disorders Covered for Reduced or Limited Benefits	2,214	4,689	10,404	2,803	20,110
Whether or not confined in hospital	2,186	4,658	10,404	2,803	20,051
Whether or not confined in hospital but following a period of hospital confinement	28	31	-	-	59

TABLE 57

Number of Employees with Nursing Home or Extended Care Facility Coverage
by Maximum Daily Benefit and Maximum Number of Days of Hospital Confinement

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	15,539	53,190	65,973	140,631	275,333
Maximum Daily Benefit	7,966	22,852	27,633	111,452	169,903
$10 - 19	-	37	-	-	37
20 - 29	-	-	-	857	857
30 - 39	4,176	13,822	20,713	110,595	149,306
40 - 49	-	117	-	-	117
50 - 59	2,023	2,952	1,298	-	6,273
60 - 69	1,182	3,250	2,170	-	6,602
70 - 79	354	1,273	767	-	2,394
80 - 89	231	1,281	2,685	-	4,197
$90 - 99	-	120	-	-	120
Semiprivate Charge	5,426	14,787	15,497	22,146	57,856
All Others	2,147	15,551	22,843	7,033	47,574
Maximum Number of Days					
Less than 30	1,320	422	-	-	1,742
30 - 49	16	1,418	3,793	17,946	23,173
60 - 99	5,487	14,412	21,202	23,706	64,807
100 - 109	3,908	8,947	6,143	43,712	62,710
120 - 129	2,822	15,475	19,544	6,238	44,079
180 - 239	1,470	800	664	47,802	50,736
360 or more	516	11,716	14,627	1,227	28,086

TABLE 58

Number of Employees with Home Health Care Coverage
in Lieu of Hospitalization or Confinement
in an Extended Care Facility

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	23,554	77,549	92,845	313,283	507,231
Not Covered	12,433	55,431	67,727	274,517	410,108
Services Covered	11,121	22,118	25,118	38,766	97,123
Physician Services Only	-	65	-	-	65
Physician and Nursing Services Only	-	59	200	-	259
Physician and Therapy Services Only	1,331	1,867	3,511	17,946	24,655
Physician, Nursing and Therapy Services	9,790	20,045	21,137	19,846	70,818
Nursing and Therapy Services Only	-	82	270	974	1,326

TABLE 59

Number of Employees with Cost Containment Features Contained in a Medical Care Package, by Type of Feature

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	23,554	77,549	92,845	313,283	507,231
Prescription Drug Reimbursement					
Generic drugs only	11	66	532	-	609
Higher reimbursement rate for generic drugs	31	1,566	1,276	1,682	4,555
Same reimbursement rate generic and brand-name drugs	18,428	61,258	69,627	266,392	415,705
Not covered	5,084	14,659	21,410	45,209	86,362
Second-Opinion for Non-emergency Surgery					
Second opinion only covered:					
Required	-	400	200	-	600
Surgery reimbursed at higher rate if second opinion obtained	-	-	850	-	850
No difference in reimbursement	9,855	22,230	15,925	131,027	179,037
Third opinion covered:					
Surgery reimbursed at higher rate if second opinion obtained	-	482	1,899	4,346	6,727
No difference in reimbursement	9,460	36,793	51,535	146,010	243,798
Not covered	4,239	17,644	22,436	31,900	76,219
Out-Patient Surgery					
Reimbursed at higher percentage than in-hospital	398	2,107	1,612	-	4,117
Reimbursed at same percentage as in-hospital	19,935	62,905	78,087	286,891	447,818
Not covered	3,221	12,537	13,146	26,392	55,296

TABLE 59 (Continued)

Number of Employees with Cost Containment Features Contained in a Medical Care Package, by Type of Feature

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Pre-Admission Testing					
Covered	17,338	62,503	81,487	289,971	451,299
Not covered	6,216	15,046	11,358	23,312	55,932
Para-Medical Services					
Covered	8,358	24,705	28,990	161,052	223,105
Not covered	15,196	52,844	63,855	152,231	284,126
Hospice or Terminal Illness Center Care in Lieu of Hospitalization					
Reimbursed at same percentage as hospital confinement	3,261	2,495	1,843	59,512	67,111
Reimbursed at lower percentage than hospital confinement	47	326	-	-	373
Not covered	20,246	74,728	91,002	253,771	439,747

TABLE 60

Number of Employees with Dental Insurance Coverage by Type of Plan

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	5,358	20,163	28,328	163,622	217,471
Schedule Benefit -- dollar limit on dental expenses for each procedure performed	91	171	1,105	10,135	11,502
Combination -- schedule dollar limit on dental expenses plus a deductible on some or all types of dental expenses. Eligible expenses reimbursed at 100% or some other rate of reimbursement	1,159	2,251	3,887	21,026	28,323
Comprehensive -- coinsurance on covered expenses after an initial deductible with a maximum annual benefit of:					
Less than $500	-	439	2,503	1,130	4,072
$ 500 - 749	129	264	573	2,531	3,497
750 - 999	82	988	1,232	1,200	3,502
1,000 - 1,999	3,226	12,253	14,732	125,547	155,758
$2,000 or more	40	1,376	2,124	-	3,540
No limit	175	350	153	-	678
Reasonable and customary	456	2,071	2,019	2,053	6,599

TABLE 61

Number of Employees with Intensive Care Accommodation Benefits Contained in a Medical Care Package by Maximum Daily Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	23,554	77,549	92,845	313,283	507,231
Maximum Daily Benefit					
Same as hospital daily room and board benefits	9,600	33,566	50,731	194,975	288,872
Percentage of semiprivate room rate (100%+)	2,191	10,150	9,647	4,286	26,274
Reasonable and customary	1,593	10,516	14,268	8,802	35,179
Less than $150	-	-	426	-	426
$200 - 299	-	-	-	580	580
300 - 399	336	725	150	1,200	2,411
400 - 499	857	2,420	850	750	4,877
$500 or more	1,423	3,021	2,493	-	6,937
No limit	7,554	17,151	14,280	102,690	141,675

Table 62

Number of Employees with Vision Care and Alcoholism Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	23,554	77,549	92,845	313,283	507,231
Not Covered	10,156	47,778	59,689	175,757	293,380
Services Covered	13,398	29,771	33,156	137,526	213,851
Vision Care Coverage Only	66	731	1,959	4,314	7,070
Coverage for Alcoholism Treatment Only	13,231	27,246	24,882	111,867	177,226
Coverage for Vision Care and Alcoholism Treatment	101	1,794	6,315	21,345	29,555

TABLE 63

Number of Employees with Continuation Plans Contained in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	23,603	77,920	93,245	317,892	512,660
Type of Continuation Plans					
Continuation available by conversion only:	15,890	55,695	58,622	201,554	331,761
1. for all terminations	8,474	31,666	36,638	151,834	228,612
2. for terminations other than retirement	7,142	23,899	21,851	49,720	102,612
3. for retirement only	274	130	133	-	537
Continuation available under group plan at retirement only	65	45	-	1,182	1,292
Continuation available under group plan at retirement or by conversion for all terminations	1,690	5,272	7,312	3,530	17,804
Continuation available under group plan at retirement or by conversion for other than retirement	454	3,853	11,041	21,525	36,873
Continuation available both under group plan or by conversion to an individual policy at retirement only	3	484	293	-	780
No provision for continuation	5,501	12,571	15,977	90,101	124,150

TABLE 63 (Continued)

Number of Employees with Continuation Plans Contained in a Medical Care Package by Type of Plan and Type of Coverage

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Type of Coverage					
Under individual policy of conversion	23,603	77,920	93,245	317,892	512,660
Hospital or surgical only	24	92	813	-	929
Hospital and surgical only	8,849	35,324	36,244	138,169	218,586
Hospital and surgical and medical only	2,612	14,057	17,721	28,735	63,125
Surgical and medical only	-	130	-	871	1,001
Some form of basic coverage and supplementary major medical	2,817	7,960	8,846	8,780	28,403
Comprehensive major medical	6,526	14,041	16,031	58,603	95,201
None	2,775	6,316	13,590	82,734	105,415
Under group continuation plan for retirees	23,603	77,920	93,245	317,892	512,660
Supplementary to Medicare	2,197	9,327	16,195	26,237	53,956
Not supplementary to Medicare	15	327	2,451	-	2,793
None	21,391	68,266	74,599	291,655	455,911

TABLE 64

Number of Employees with Short-Term* Disability Income Coverage by Day of Commencement of Benefit for Accident and Sickness and Duration of Benefit Period

		Size of Group				
		Less than 25	25-99	100-499	500 or more	Total
Total Employees		3,959	14,680	20,469	47,877	86,985
Commencement of Benefit for:						
Accident (day)	Sickness (day)					
13-Week Duration Plans		319	2,172	4,753	12,539	19,783
1	4	15	-	370	-	385
1	8	304	1,790	2,345	12,026	16,465
1	14	-	76	-	-	76
8	8	-	200	1,541	513	2,254
8	14	-	-	209	-	209
14	14	-	106	288	-	394
26-Week Duration Plans		3,460	11,924	14,784	32,956	63,124
1	1	44	489	108	1,653	2,294
1	4	24	242	796	-	1,062
1	8	3,049	9,547	9,709	1,310	23,615
1	14	42	233	684	1,958	2,917
4	4	-	50	452	-	502
8	8	203	545	2,536	28,035	31,319
14	14	98	818	499	-	1,415
52- and 104-Week Duration Plans		180	584	932	2,382	4,078
1	1	-	25	-	-	25
1	4	3	95	437	-	535
1	8	157	260	343	2,382	3,142
1	14	-	30	-	-	30
8	8	10	27	152	-	189
14	14	10	147	-	-	157

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 54 employees covered under a 104-week plan.

TABLE 65

Number of Employees with Short-Term* Disability Income Coverage
by Maximum Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,959	14,680	20,469	47,877	86,985
13-Week Plans	319	2,172	4,753	12,539	19,783
Less than $70	109	484	2,201	540	3,334
$ 70 - 89	31	188	361	8,356	8,936
90 - 109	146	366	1,073	2,004	3,589
110 - 129	-	171	114	-	285
150 - 169	-	71	100	1,126	1,297
200 - 249	-	53	261	-	314
250 - 299	12	174	451	-	637
$300 or more	21	665	192	513	1,391
26-Week Plans	3,460	11,924	14,784	32,956	63,124
Less than $70	300	1,596	1,406	1,653	4,955
$ 70 - 89	193	521	1,998	700	3,412
90 - 109	469	2,030	2,587	27,335	32,421
110 - 129	259	591	2,533	1,438	4,821
130 - 149	19	262	140	673	1,094
150 - 169	333	1,097	1,862	520	3,812
170 - 199	66	144	393	-	603
200 - 249	623	1,444	1,379	637	4,083
250 - 299	362	1,593	1,014	-	2,969
$300 or more	836	2,646	1,472	-	4,954
52- and 104-Week Plans	180	584	932	2,382	4,078
Less than $70	3	88	-	-	91
$ 70 - 89	-	59	-	-	59
90 - 109	-	36	103	1,182	1,321
110 - 129	-	30	437	-	467
150 - 169	54	95	-	1,200	1,349
170 - 199	12	36	-	-	48
200 - 249	27	48	240	-	315
250 - 299	18	66	-	-	84
$300 or more	66	126	152	-	344

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 54 employees covered under a 104-week plan.

TABLE 66

Number of Employees with Short-Term* Disability Income Coverage
by Average Amount of Weekly Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	3,959	14,680	20,469	47,877	86,985
13-Week Plans	319	2,172	4,753	12,539	19,783
Less than $40	69	381	694	-	1,144
$ 40 - 59	49	206	1,507	8,896	10,658
60 - 79	-	260	766	-	1,026
80 - 109	117	395	1,011	3,130	4,653
110 - 119	-	157	-	-	157
120 - 139	13	228	-	-	241
140 - 159	18	161	374	-	553
160 - 179	28	42	-	-	70
180 - 199	20	-	-	-	20
$200 or more	5	342	401	513	1,261
26-Week Plans	3,460	11,924	14,784	32,956	63,124
Less than $40	908	2,581	763	20,322	24,574
$ 40 - 59	100	601	768	2,800	4,269
60 - 79	320	1,112	1,322	520	3,274
80 - 109	506	2,312	3,844	8,641	15,303
110 - 119	219	196	1,463	-	1,878
120 - 139	256	885	2,363	673	4,177
140 - 159	317	1,351	1,348	-	3,016
160 - 179	199	725	1,015	-	1,939
180 - 199	80	531	220	-	831
$200 or more	555	1,630	1,678	-	3,863
52- and 104-Week Plans	180	584	932	2,382	4,078
Less than $40	83	145	152	-	380
$ 60 - 79	-	59	103	-	162
80 - 109	-	76	119	1,182	1,377
110 - 119	-	36	437	-	473
120 - 139	10	148	-	-	158
140 - 159	10	95	121	1,200	1,426
160 - 179	45	-	-	-	45
180 - 199	20	-	-	-	20
$200 or more	12	25	-	-	37

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 54 employees covered under a 104-week plan.

TABLE 67

Number of Employees with Short-Term* Disability Income Coverage
by Percentage of Income Provided

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	**3,959**	**14,680**	**20,469**	**47,877**	**86,985**
13-Week Plans	**319**	**2,172**	**4,753**	**12,539**	**19,783**
Less than 30%	12	-	-	-	12
40%	19	-	-	-	19
50%	47	66	655	-	768
60%	5	696	743	1,126	2,570
66-67%	112	980	1,355	6,509	8,956
70%	124	267	1,712	2,900	5,003
100%	-	163	288	2,004	2,455
26-Week Plans	**3,460**	**11,924**	**14,784**	**32,956**	**63,124**
Less than 20%	14	526	-	1,653	2,193
20%	-	37	139	-	176
36-40%	42	119	-	-	161
50%	244	717	1,727	5,952	8,640
60%	1,101	2,517	1,682	1,337	6,637
66-67%	1,462	5,089	6,541	24,014	37,106
70%	486	2,558	4,192	-	7,236
75%	20	58	-	-	78
100%	91	303	503	-	897
52- and 104-Week Plans	**180**	**584**	**932**	**2,382**	**4,078**
20%	-	36	-	-	36
40%	21	-	-	-	21
60%	24	348	437	1,182	1,991
66-67%	90	200	271	1,200	1,761
70%	45	-	224	-	269

* Short-Term applies to benefit durations of up to two years, but most frequently 13, 26 or 52 weeks. This sample includes 54 employees covered under a 104-week plan.

TABLE 68

Number of Employees with Long-Term* Disability Income Coverage
by Commencement and Duration of Benefit Period, and
Maximum and Average Monthly Income Benefit

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	528	1,665	7,013	5,720	14,926
Commencement of Benefit Period					
30 days or 1 month	28	40	412	-	480
60 days or 2 months	11	36	294	-	341
90 days or 3 months	161	249	1,069	-	1,479
180 days or 6 months	282	1,279	5,238	3,909	10,708
365 days or 12 months	-	36	-	1,811	1,847
All others	46	25	-	-	71
Duration of Benefit Period					
Accident / Sickness					
2 years / To age 70	59	-	470	637	1,166
5 years / 2 years	-	36	-	-	36
5 years / 5 years	-	60	215	-	275
5 years / To age 70	17	-	-	-	17
To age 65 / To age 65	166	795	3,151	690	4,802
To age 70 / 2 years	-	25	-	-	25
To age 70 / 5 years	12	71	221	1,682	1,986
To age 70 / To age 70	274	678	2,956	2,711	6,619
Maximum Monthly Benefit					
Less than $1,000	2	25	112	-	139
$1,000 - 1,249	8	76	194	-	278
1,250 - 1,499	4	-	-	-	4
1,500 - 1,749	63	316	685	-	1,064
1,750 - 1,999	-	71	-	-	71
2,000 - 2,249	70	186	1,213	-	1,469
2,500 - 2,999	138	206	815	-	1,159
$3,000 or more	243	785	3,994	5,720	10,742

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 68 (Continued)

Number of Employees with Long-Term* Disability Income Coverage
by Commencement and Duration of Benefit Period, and
Maximum and Average Monthly Income Benefit

Average Monthly Benefit					
Less than $500	-	123	-	-	123
$ 500 - 599	193	576	2,129	1,811	4,709
600 - 699	-	29	-	690	719
700 - 799	24	64	359	-	447
800 - 899	38	-	215	-	253
900 - 999	15	273	-	-	288
1,000 - 1,249	136	302	1,758	-	2,196
1,250 - 1,499	59	99	332	-	490
$1,500 or more	63	199	2,220	3,219	5,701

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 69

Number of Employees with Long-Term* Disability Income Coverage
by Definition of Total Disability and Coverage for Partial Disability

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	528	1,665	7,013	5,720	14,926
Definition of Disability					
Inability to engage in one's occupation throughout the period of disability	143	430	1,113	1,537	3,223
Inability to engage in one's occupation for an initial period and inability to engage in any occupation for which reasonably suited by education, training or experience for the remainder of the benefit period	374	1,117	5,225	2,372	9,088
Inability to engage in any occupation for which reasonably suited by education, training or experience	11	118	675	1,811	2,615
Coverage for Partial Disability					
Covered only if preceded by a period of total disability	243	616	3,166	2,372	6,397
Covered throughout the benefit period	76	175	991	3,348	4,590
Not covered	209	874	2,856	-	3,939

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

TABLE 70

Number of Employees with Long-Term* Disability Income Coverage by Percentage of Income Provided, Offset Provisions and Payment for Rehabilitation

	Size of Group				
	Less than 25	25-99	100-499	500 or more	Total
Total Employees	528	1,665	7,013	5,720	14,926
Percent of Income Provided					
50%	47	-	626	690	1,363
60%	387	1,393	5,272	2,319	9,371
65-67%	77	133	1,115	2,711	4,036
70%	17	139	-	-	156
Offset Provisions					
Total Social Security benefit (or percentage thereof) only	136	563	3,186	3,909	7,794
Primary Social Security benefit (or percentage thereof) only	70	233	129	-	432
All government disability plans	76	202	1,580	-	1,858
All government and private disability plans	246	618	1,908	-	2,772
None	-	49	210	1,811	2,070
Payment for Rehabilitation					
Paid only if under physician's care	175	616	1,720	-	2,511
Paid if prescribed by physician but only if provided by physician or rehabilitation specialist	291	597	4,396	5,720	11,004
Not covered	62	452	897	-	1,411

* Long-Term applies to benefit durations of two years or more, but most frequently five years or longer.

The following 33 companies contributed data:

Aetna Life and Casualty
Bankers Life Company
Benefit Trust Life Insurance Company
Business Men's Assurance Co. of America
Connecticut General Life Insurance Co.
General American Life Insurance Co.
Great American Reserve Insurance Co.
Guardian Life Insurance Co. of America
Hartford Insurance Group
Life Insurance Company of Georgia
Life Insurance Company of North America
Lincoln National Life Insurance Co.
Massachusetts Mutual Life Insurance Co.
Metropolitan Life Insurance Company
Mutual Benefit Life Insurance Company
Mutual Life Insurance Company of New York
Nationwide Mutual Insurance Company
Northwestern National Life Ins. Co.
Pacific Mutual Life Insurance Co.
Paul Revere Life Insurance Company
Penn Mutual Life Insurance Company
Phoenix Mutual Life Insurance Co.
Pilot Life Insurance Company
Provident Life & Accident Ins. Co.
Provident Mutual Life Insurance Co.
Prudential Insurance Co. of America
Southwestern Life Insurance Company
Transamerica Occidental Life Ins. Co
The Travelers Insurance Company
Union Labor Life Insurance Company
United Pacific Life Insurance Co.
Washington National Insurance Co.
Woodmen Accident and Life Company

The participants wrote 56% of the group health insurance premiums written by insurance companies in the United States in 1981.

A 5173-1

NEW GROUP HEALTH INSURANCE

Based on Surveys of the Public Relations Division of the Health Insurance Association of America

Each year the Public Relations Division of the Health Insurance Association of America surveys new* group health insurance policies written by insurance companies between January 1 and March 31. The 1982 survey included a total of 4,268 cases, covering 537,158 employees and an estimated 638,319 dependents. The 33 companies participating in the survey accounted for 56% of insurance company group health insurance premiums written in the United States in 1981.

The cases have been divided into four size categories, by the number of insured employees: fewer than 25, 25-99, 100-499 and 500 or more. As can be seen from the summary table of the distribution of cases and employees in the 1982 survey (page 16), the cases covering 500 or more employees constitute less than 5% of all cases reported, but cover about one-half of the employees in the survey. Also, although cases with fewer than 25 employees represent nearly one-half of the cases, they cover less than 5% of the employees.

This booklet is limited to an analysis of the data for plans covering 25 to 499 employees in order to eliminate distortions that could result if any one survey period included too few or too many small cases or one or two extremely large cases.

Other annual surveys of new group health insurance policies issued, as well as the recently released profile of group benefits in force† as of December 1980, have shown that, in general the very small group plans have lower benefit levels and the largest groups have the richest benefit plans. The complete tables of the survey results, available upon request by interested parties, contain data separately for each of the four employee-sized groups and report data in terms of number of cases and number of employees.

This booklet is divided into two sections. The first section reports the results of the 1982 survey for groups of 25 to 499 employees. The second section compares the 1977 and 1982 surveys for these same employee-sized groups.

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*A "new" case is one underwritten for the first time, or if previously issued, one to which hospital-medical, dental, major medical, or disability income benefits have been added.

†A Profile of Group Medical Expense Insurance in the United States, *Health Insurance Association of America.*

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Highlights of 1982 New Group Plan Survey

Please note: This section reports the 1982 survey results for groups of 25 to 499 employees. The section beginning on page 8 reports trends in coverage for groups with 25-499 employees in both 1977 and 1982.

Of the 180,629 employees in employee groups of 25-499 in the 1982 survey, 169,071 employees were covered by group cases written for the first time by the reporting company. An estimated 151,566 dependents were also covered under these cases.

Comprehensive Major Medical Expense Coverage

Of the 122,401 employees with comprehensive major medical expense plans:

- 58% had a single deductible of $100. An additional 7% were covered under deductible plans whereby a $100 deductible is applied to all medical expenses, with the exception of hospital, or surgical and hospital expenses.
- 88% had maximum benefits of $100,000 or more. In fact, 83% had available to them benefits of $1 million or more, or no limit.
- 87% had benefits for treatment of nervous and mental disorders.
- 63% had out-of-pocket limits of $1,000 or less.

Supplementary Major Medical Expense Coverage

Of 43,314 employees with supplementary major medical expense plans:

- 75% had a single deductible of $100 before insurance benefits commenced; 9% had a $50 deductible.
- 94% had maximum benefits of $100,000 or more, or unlimited benefits.
- 99% had benefits for treatment of nervous and mental disorders.
- 61% had out-of-pocket limits of $1,000 or less.

Basic Expense Coverage

Of 34,981 employees in the survey with basic hospital expense plans:

- 89% had insurance that paid in full for semiprivate accommodations.
- 94% were insured fully for miscellaneous hospital expenses of $500 or more. 77% had unlimited coverage.

Of 31,261 employees with basic surgical expense plans:

- 90% had maximum benefits of $1,000 or more, including 49% with no maximum.

Among 28,333 employees with medical benefits to help pay in-hospital private physicians' fees:

- 79% had a maximum benefit of $10 or more per visit.

Of 28,390 employees with basic diagnostic X-ray and laboratory services coverage:

- 88% had maximum benefits of $100 or more, including 26% with no limit.

Intensive Care Coverage

Of the 170,394 employees with intensive care accommodation benefits:

- 49% had benefits equal to the hospital daily room and board rate, 18% had no limit on the daily benefit, and 15% had reasonable and customary benefits.

Nursing Home Coverage

Of the 119,163 employees with nursing home or extended care facility coverage:

- 68% had daily room and board benefits of $30 or more, or coverage for a semiprivate room.
- 95% had coverage for 60 days or more of confinement; 53% had a maximum of 120 days or more.

Home Health Care Coverage

Of the 47,236 employees covered for home health care expenses in lieu of hospitalization or confinement in an extended care facility:

- 87% were covered for physician, nursing and therapy services.

Cost Containment Features

Of the 170,394 employees with medical care coverage (excluding dental):

- 79% had a provision for reimbursement of generic drug prescriptions;
- 76% had coverage for second opinions on nonemergency surgery
- 85% were covered for out-patient surgery
- 85% were covered for preadmission testing.

- 32% were covered for costs of paramedical services.
- 3% were reimbursed for hospice or terminal illness center care.

Dental Coverage

Of the 48,491 employees with dental coverage:

- 85% had comprehensive dental plans; 72% had a maximum annual benefit of $1,000 or more, or no limit.

All Employees with Medical Care Coverage

Of the 171,165 employees with medical plans:

- 91% had benefits for dependents.
- Excluding those employees with dental coverage only or disability income and dental coverage only, 89% had maternity benefits for themselves or their dependents.
- 90% of employees with maternity coverage were covered for full plan benefits.

Continuation and Conversion Coverage

Of the 171,165 employees with medical care coverage:

- 83% had some provision for continuation or conversion of coverage at retirement or upon termination other than retirement.
- Continuation under the group plan was possible for 29% of the employees in plans with a continuation or conversion privilege for retirees.
- Among employees with provisions for continuation of group coverage, the coverage was supplemental to Medicare for 90% of them.

Short-term Disability Income Coverage

Short-term disability income plans commonly provide benefits for periods of up to 13, 26 or 52 weeks. Of the 35,149 employees with these plans:

- 76% had benefits from the first day of disability due to accident and from no later than the eighth day because of sickness.
- 20% had 13-week benefit plans; 76%, 26-week plans; 4%, 52-week plans or 104 week plans.
- 98% were provided at least one-half of pre-disability income; 69% were provided at least two-thirds.

Long-term Disability Income Coverage

Long-term disability income plans provide benefits for periods ranging from two years to age 65 or for life. Of the 8,678 employees with these plans:

- 76% had benefits beginning after six months of disability; 15% had benefits beginning after three months.
- 87% had benefit periods extending to age 65 or older for both accident and sickness.
- 67% had an average monthly benefit of $700 or more.
- 93% were provided at least 60% of predisability income.

Cost Contributions

Of the 180,629 employees in the survey:

- 94% had health insurance coverage (primary) paid either entirely (67%) or in part (27%) by their employer.
- Of the employees for whom dependent coverage was available, 29% had dependent coverage paid for entirely by their employer; 46% shared the premium with the employer.

Trends in New Group Plans 1977-1982

This section reports on trends in coverage between 1977 and 1982. The section beginning on page 3 reports 1982 data only.

During the five-year period 1977-1982, benefits provided under new group insurance plans increased steadily.

These increases reflect employer and union efforts to keep employee insurance coverage in line with rising health care costs, and the improvement of health insurance plans to meet the employee's need for greater protection. (Note: This section deals only with groups of 25-499 employees. These groups covered 180,629 employees in the 1982 survey and 130,284 employees in the 1977 survey.)

Major Medical Protection

Group major medical insurance coverage helps pay for virtually any type of medical care, in or out of hospital, provided a licensed physician prescribes it. Other characteristics of this coverage are high maximum benefits, a deductible amount the insured person must pay, and a coinsurance arrangement by which the insured person and the insurance company share other costs, the company share usually being 80%. Deductibles and coinsurance help keep premium costs down and discourage unnecessary utilization of health care services.

Group major medical policies fall into two categories:
(1) supplementary major medical expense plans that "wrap around" basic plans, mainly to provide benefits for prolonged illnesses, and (2) comprehensive major medical plans that incorporate in one plan both basic coverage and protection against catastrophic expenses. In all these plans, there has been a marked trend toward higher maximum benefit levels. This is most clearly demonstrated by the fact that 81% of the surveyed employees in 1982 had maximum benefits of $1,000,000 or more compared to 56% in 1977.

In 1982, 33% had unlimited benefits, compared to 23% in 1977.

Maximum Major Medical Benefit

Maximum Benefit	*Percentage of Employees*	
	1977	*1982*
$ 10,000	0.7%	8.2%
15,000	1.3	—
20,000	0.7	1.1
25,000	2.6	—
50,000	3.6	1.2
100,000	3.9	1.3
250,000	26.1	5.6
250,001 - $999,999	5.5	2.0
$1,000,000 and over	33.0	48.0
Unlimited	22.6	32.6

Hospital Expense Coverage

Basic group hospital expense plans provide benefits separately for hospital room and board and other hospital services—such as laboratory fees, drugs, dressings and X-rays.

Under some plans a fixed maximum benefit is paid for daily room and board. Other plans pay the full rate for semiprivate room and board.

Maximum Daily Hospital Benefits

Between 1977 and 1982, benefits in basic group plans increased dramatically. In 1977, 64% of employees had $100 a day or more in room and board benefits. By 1982, 91% had this benefit. There has been a trend to make benefit payments equal to a hospital's average semiprivate room and board charge. In 1982, 89% of employees had this "full payment" coverage, compared to 61% in 1977.

In 1982, 89% of employees had daily room and board benefits equal to or greater than the national average semiprivate room rate. In 1977, 65% had benefits equal to or greater than the national average semiprivate rate.

Maximum Daily Hospital Room and Board Benefits

Maximum Daily Benefits	*Percentage of Employees*	
	1977	*1982*
Less than $50	8.1%	2.6%
$ 50 - 59	6.5	2.3
60 - 69	6.1	0.3
70 - 79	8.9	2.2
80 - 89	5.4	0.4
90 - 99	1.3	1.4
100 - 109	0.8	0.6
$110 or more	1.5	0.9
Full payment - semiprivate	61.0	89.3
Full payment - ward	0.4	—

Maximum Hospital Confinement Periods

The trend is to provide more days of hospital care. In 1982, 76% of the employees were covered for 120 days and over, compared to 44% in 1977.

Maximum Number of Days of Basic Hospital Benefits

Maximum Number of Days	*Percentage of Employees*	
	1977	*1982*
Under 70	25.6%	10.2%
70-109	30.7	14.1
120-159	23.3	37.5
180-319	1.1	3.9
360 or more	12.0	26.3
No maximum	7.3	8.0

Surgical Expense Benefits

Group surgical expense plans help pay for physicians' fees for surgical procedures. Benefits are paid in one of two ways: according to a schedule specifying the maximum payment for each type of operation, or on a "reasonable and customary" basis.

The percentage of employees with "reasonable and customary" benefits increased sharply between 1977 and 1982. In 1982, 53% of the employees had this type of benefit; in 1977, the proportion was 21%.

Among the employees with other types of surgical benefits, 80% in 1982 had benefits of at least $1,000 for one or more operations, compared with 69% in 1977.

Maximum Surgical Benefit

Maximum Benefit	***Percentage of Employees***	
	1977	*1982*
Scheduled Basis:		
Less than $800	19.8%	8.2%
$ 800 - 999	4.5	1.2
1,000 - 1,499	37.0	12.8
1,500 - 1,999	9.4	4.9
2,000 - 2,999	7.2	9.5
$3,000 or more	0.7	8.6
No maximum	0.5	1.4
Reasonable and Customary Basis:		
Maximum	3.1	5.5
No maximum	17.8	47.9

Physicians' Expense Benefits

Group basic medical expense plans provide benefits for physicians' services other than surgery. Most often these benefits apply only to physician hospital visits, but some cover physician fees for home or office visits. Benefits may also apply to out-of-hospital laboratory and X-ray expenses. In 1982, 56% of employees with regular medical expense coverage had maximum benefits of $10 or more toward the cost of each physician hospital visit. In 1977, 37% of employees had such maximum benefits. However, these figures do not include in-hospital benefits on a "reasonable and customary" basis; in 1982, 23% of covered employees had this type of benefit, compared with 13% in 1977.

Nursing Home Coverage

Among employees with nursing home care benefits under a basic or major medical policy, 52% had a maximum daily benefit of $60 or more in 1982, compared to 35% in 1977. The maximum number of days for which coverage is provided also increased between 1977 and 1982. In 1982, 65% had coverage for 100 days or more, compared to 42% in 1977.

Nursing Home Expense Benefits

Maximum Daily Benefit	***Percentage of Employees***	
	1977	*1982*
Less than $40	45.5%	42.8%
$40 - 59	20.0	5.4
60 - 79	1.5	9.2
$80 or more	0.4	5.1
Semiprivate charge	32.6	37.5
Maximum Number of Days		
Less than 60	10.4	4.7
60 - 99	48.0	29.9
100 - 129	26.6	42.1
180 - 359	0.5	1.2
360 or more	14.5	22.1

Dental Coverage

Group dental expense insurance helps pay for both dental services and supplies.

In 1982, 28% of the employees with medical care protection had this coverage compared to 23% in 1977. The majority of plans are comprehensive and contain deductibles, co-insurance and annual maximum benefit features, and 83% of these had an annual maximum benefit which was at least $1,000. In 1982, 85% had comprehensive plans, and 75% of this group had maximums of $1,000 or more.

The proportion of employees covered under "combination" plans declined between 1977 and 1982 from 34% to 13%, respectively. Under this type of plan, there is a combination of a deductible and reimbursement dependent on a listed schedule.

Maternity Coverage

The majority of employees with medical insurance over the 1977-1982 period had maternity coverage under their group medical expense plans for themselves or their spouses. It provides a stated benefit for hospital care as well as an allowance for the attending physician.

In 1982, 89% of employees with medical insurance had some form of maternity protection for either themselves or their spouses, compared to 57% in 1977.

Among employees with maternity coverage, 90% were covered for full plan benefits in 1982, compared to 43% in 1977.

Dependent Protection

Practically all group medical plans insure dependents. For example, 91% of the employees in the 25-499 size groups surveyed in 1982 had plans providing dependent coverage. This ratio is about the same as in 1977, when 93% had dependent coverage.

Mental and Nervous Disorders

Ninety percent of employees with group major medical coverage had some type of coverage for nervous and mental disorders in 1982, compared to 89% in 1977. Of those who had this coverage in 1982, 65% were insured in full for the hospital charges, compared to 75% in 1977.

Continuation and Conversion Coverage

In 1982, 83% of employees had some type of arrangement available to them by which they could continue their coverage upon termination of employment. In 1977, 92% had continuation and/or conversion coverage. Coverage for employees was provided through a continuation of the group plan at retirement for 17% in 1982 and 22% in 1977. Another way of having continued coverage—through conversion to an individual plan without a medical examination—was available to 88% of employees surveyed in 1982, and to 91% of employees in 1977.

Disability Income Coverage

Group disability income plans are designed to help pay a portion of an employee's lost wages during disability. Benefits are usually provided, on a weekly or monthly basis, while the employee is totally disabled. Under short-term plans, benefits generally begin after a few days' absence and may be payable for up to two years. Long-term plans provide benefits for two years or longer — sometimes to age 70 or life. Most plans cover both occupational and nonoccupational disabilities, but where Workers' Compensation benefits apply, disability plan benefits are normally reduced.

Short-term Coverage

Short-term disability income plans provide benefits for up to 13, 26, 52 or 104 weeks depending on the contract. Most plans are for a 26-week period. The ratio of employees with 26-week plans providing maximum weekly benefits of $150 or more increased to 49% in 1982, up from 39% in 1972.

Short-term Disability Income Coverage

Type of Plan	*Percentage of Employees*	
	1977	*1982*
13-week plans	32.9%	19.7%
26-week plans	62.9	76.0
52-week and 104-week plans	4.2	4.3

Long-term Coverage

Group long-term disability income plans generally provide benefits for up to age 65. In 1982, 87% of the employees having long-term disability coverage were insured through group plans providing both accident and sickness benefits to age 65 or older, about the same as in 1977, when 86% had such coverage. In 1982, 83% had a maximum available monthly income benefit of $2,000 or more, up from 22% in 1977.

Cost Contributions

In 1982, the total cost of group health insurance programs for 67% of employees was paid for by employers, while 27% of employees shared the premium costs, most on a 50/50 basis with their employers, and 6% of employees paid it all themselves.

Contributory Status	*Percentage of Employees*	
	1977	*1982*
Employee pays entire premium	7.9%	5.6%
Employer pays entire premium	36.0	67.1
Employer pays part of premium:		
Less than 50%	9.4	3.0
50% or more	46.7	24.3

Distribution of Cases and Employees, 1982

Type of Plan	Size of Group: Fewer than 25	25-99	100-499	500 or more	Total
	Percent of Cases				
Basic:					
Hospital	27.8	42.8	25.9	3.5	100.0
Surgical	26.7	44.4	25.6	3.3	100.0
Physicians' Expense	28.8	43.6	24.6	3.0	100.0
Diagnostic X-ray & Lab	28.4	46.8	22.3	2.5	100.0
Dental	38.7	42.1	15.9	3.3	100.0
Major Medical:					
Supplementary	54.3	30.3	13.8	1.6	100.0
Comprehensive	49.0	38.4	10.5	2.1	100.0
Disability:					
Short-term	42.3	40.8	14.2	2.7	100.0
Long-term	43.2	26.4	26.4	4.0	100.0
	Percent of Employees				
Basic:					
Hospital	2.7	14.8	36.2	46.3	100.0
Surgical	2.8	16.6	37.1	43.5	100.0
Physicians' Expense	3.0	16.4	36.2	44.4	100.0
Diagnostic X-ray & Lab	3.2	18.7	36.5	41.6	100.0
Dental	2.5	9.3	13.0	75.2	100.0
Major Medical:					
Supplementary	7.0	22.0	38.2	32.8	100.0
Comprehensive	4.4	14.8	15.1	65.7	100.0
Disability:					
Short-term	4.6	16.9	23.5	55.0	100.0
Long-term	3.5	11.2	47.0	38.3	100.0

Single copies of the complete tables of the 1982 survey of New Group Health Insurance Policies *issued by insurance companies are free from Statistical Services, Public Relations Division, Health Insurance Association of America, 1850 K Street, N.W., Washington, D.C. 20006.*